



THE
INVESTMENT
PLATFORM

INTERNATIONAL
SAVINGS SOLUTIONS





INTERNATIONAL SAVINGS SOLUTIONS

Deliver benefits that are valued, cost efficient and help you attract, recruit, motivate and retain your employees

Many international employees have an expectation that a retirement or savings plan will be provided as part of their compensation package. The absence of such a benefit can make an employer less attractive. Even if a plan is already in place, employers are seeking a return on that investment in terms of

employees valuing the benefit. Recent research identified a powerful link between excellent employee benefits and employee commitment levels. Employers reaping the maximum benefit from retirement and savings provision should see reduced staff turnover levels, resulting in a positive impact on profits.





STAND OUT FROM YOUR COMPETITORS

For international employees who move from project to project as well as those on a fixed employment basis, providing coherent savings benefits that are comparable to domestic employees is increasingly important.

Employers often find out too late that they have no method to determine what an internationally mobile employee's retirement benefit should be, or to do so is a costly exercise. This leaves employees with uncertainty over their future financial planning.

INTERNATIONAL SAVINGS SOLUTIONS





HOW CAN TiP HELP

The Investment Platform can help you to implement workplace savings plans. These are flexible, portable and meet the requirements of an internationally mobile workforce.

Employers can select one or more of the following TiP workplace savings arrangements:

- Executive and international retirement plans that are designed to be retained until retirement age
- Executive and international savings plans that are designed to be distributed when an employee leaves service.

We can provide a tailored solution or a standardised approach complete with online access, plan rules, menu of investments, ongoing and robust investment performance monitoring and trustee and administration services.

We offer a suite of workplace retirement and savings plans that are flexible, portable and meet the requirements of an internationally mobile workforce



Employee:

“I want a single plan that is simple, cost effective and secure, so that I can plan for the future with confidence.”

Employer:

“A company sponsored workplace savings plan is cost effective, simple for employees to understand and can help us, as a responsible employer, to secure their future. It is important to us that our employees value this benefit.”



EMPLOYER BENEFITS

- Forms part of a competitive benefits package.
- Can be used as a tool to attract, retain and motivate employees.
- Plans with a matching contribution design allow employer and employee to share the burden of building a secure financial future.
- Can be used to provide savings provision to employees in countries where there is an immature or weak retirement or savings framework.
- Can be used to provide unified and consistent retirement benefits, supporting a global reward strategy.
- Flexible plan design to match the objectives of the company.
- Multi-currency contribution, investment and distribution available.
- Reduced operational costs for a single plan compared to many local plans.
- Employer demonstrates a responsible approach in helping to safeguard the future of its employees.

INTERNATIONAL SAVINGS SOLUTIONS



We offer multi-currency contribution, investment and distribution facilities and a diverse, multi-currency investment fund range with a broad spectrum of risk



EMPLOYEE BENEFITS

- Convenience of saving through a corporate sponsored plan: simple opt-in election with payroll deduction if the employee contributes.
- Access to a diverse, multi-currency fund range of investment choices with a broad spectrum of risk.
- Helps secure the financial future of employees into retirement and through significant life events.
- Cost effective savings
- International retirement plans avoid fragmented retirement provision.

INTERNATIONAL SAVINGS SOLUTIONS



EXECUTIVE & INTERNATIONAL SAVINGS PLANS

Plan Operation

Targeting globally mobile employees

Defined contribution

Employer and/Or Employee contributions

Can be offered to all employees or targeted groups

Contribution rates can be variable

Taxation

Income and gains roll up tax free, assuming the funds held are Luxembourg or Dublin UCITS

Investment Options

Multi currency active or passive funds covering a wide range of risk options including cash

Advantages of Scale

Investments are 'pooled' together which makes meeting fund minimum investment criteria far easier



HOW CAN TiP HELP YOU?

TiP offers a full trustee, administration, investment and record keeping service, either as a bundled or unbundled solution. We can provide a tailored solution or a standardised approach complete with online access, plan rules, menu of investments, ongoing and robust investment performance monitoring and trustee and administration services.

Strength, stability and security

TiP uses strong independent custodians and has Trust partners with a long established track record of providing excellent solutions for investors.

A flexible solution

We have a flexible approach. We work with you and your advisors to determine the most appropriate retirement or savings plan for your company. If your challenge is that you have a group of employees who do not belong in their home or host country retirement plans, then an international retirement plan may be suitable. If you would like to provide broad based arrangements to help all levels of employees save for a life event, a broad based savings plan may be the solution.



We have
a flexible
approach. We
work with you
and your
advisors



Experience

The Investment Platform is able to draw on the experience of independent fund management companies, Trust companies and lawyers in order to provide a flexible, robust and effective solution for investors

Employee experience

Employees can access plan data online and with the additional benefits of:

- Real time valuation
- Multi-currency reporting
- Risk profiling and assistance in investment selection.

Implementation

TiP has a robust implementation methodology that includes appointing a dedicated project manager and regular interaction with the client to ensure timely and efficient implementation.

Multi-currency

We accept contributions, make investments and pay distributions in a multi-currency environment. As part of our standard service, we can accept and pay away in EUR, GBP, HKD, JPY, SGD and USD. Additional currencies are available on request.

Investment options

The retirement and savings plan fund range is made up of a Large menu of funds, denominated in many different currencies. The funds are chosen using an open architecture approach.





EMPLOYER EXPERIENCE

Employers can also access plan data online and view individual participants' accounts. A single relationship manager supported by an administration team is appointed to your account. The relationship manager is responsible for the overall relationship and as he or she has a small number of clients, they work closely with you in supporting the ongoing administration of your plan.

More information

More information is available at
www.theinvestmentplatform.co.uk



THE
INVESTMENT
PLATFORM

