



# alexander beard

Group of Companies Limited

## Alexander Beard Group: Cross-border services

Through the four divisions of our company we can offer a variety of cross-border services; some or all of which may appeal to different parts of your client bank:

### 1. **Alexander Beard Wealth LLP:**

Our wealth management business was the foundation of the company I formed in 1987 and its focus was then exclusively on clients in the music and entertainment world. It then expanded into professional sports and onwards into high net worth individuals, small business owners and corporate executives.

Many of these clients are globally mobile in their work and we have a particular speciality in looking after expatriate people working in the UK. More details of our individual services can be obtained through our website [www.abg.net](http://www.abg.net) but can be summarised as investment planning, ongoing wealth management, tax mitigation through various investment vehicles, inheritance tax planning, retirement planning and specialist pension assessment on divorce work.

### 2. **Alexander Beard International Benefits BV:**

This part of our business has offices in the UK and Holland and we will be opening a further office in France in January 2016.

The majority of clients we service through this business are US based corporations with small-medium sized work forces in the UK and mainland Europe. Within that probably 75% of these are Silicon Valley or Bay Area headquartered in IT, multimedia, bio-tech or specialist financial services.

The introduction of **workplace pensions** in the UK has meant that many US corporations are struggling to fully understand the legal requirements they now have in the United Kingdom.

Also, significant changes to the Dutch pension system have meant that we are getting new enquiries from US corporations with Dutch based workforces. The latter is particularly complex and we have expertise on the ground through our office in the Netherlands.

The French employee benefit and employment law situation is also very complex and quite often we find that US companies do not get the quickest co-operation from French brokers and advisers hence our planned move into France at the beginning of the new year.

Our employee benefits services offer advice upon, implementation and on-going management of group life, death in service, group private medical, group disability, travel and group pension plans as well as on-going regular communications to clients on all aspects of the employment of law which might affect their benefits in the country in which they have workforces that we look after.



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### **3. Alexander Beard Expat and Emigration:**

Through this division and our offices in South Africa, Australia, New Zealand and California we offer specialist services to people emigrating and also to people who have left investments back in their country of origin. An area of most interest here is the growing South African diaspora who are mainly the white, middle class professionals leaving South Africa because of the political and economic uncertainty. Many settle in California and through our office in Johannesburg we have a range of specific services to assist them.

'Globally mobile' expats: a growing part of this division who need their investments managing and tracking as they move around the world during their careers.

FATCA is causing considerable problems for American expats and we are in a position to assist with those Americans working overseas whose investments may not be 'FACTCA friendly'.

### **4. Alexander Beard International Schools and Aid Agencies:**

This business looks after international retirement funds specifically aimed at employees in international schools and those working on overseas assignment for international charities and NGO's. Contributions to this plan now exceed \$4,000,000 per annum and we currently have 34 schools and 14 charities (11 of the 14 are US based) with over 2,000 members who avail themselves of this product.

If you have any clients in the charity or NGO sector our international retirement plan is something they may very well be interested in; we are introducing both an international death-in-service plan and private healthcare plan over the course of the next 3 months.

Email: [info@abg.net](mailto:info@abg.net) Web. [www.abg.net](http://www.abg.net)

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