



The Alexander Beard International Retirement Plan

A Unique Solution

alexander beard

Global Services Ltd.

Our Business

Founded in 1987 the Alexander Beard Group has over **30 years experience** of providing financial advice to individuals and organisations.

We have grown slowly and carefully, looking after our **clients and employees** through changing financial climates.

We manage over **£300 million of group client assets**.



We employ **72 members of staff**, the majority of whom have been with us for more than 5 years:

[Long Serving Staff Recognition | Alexander Beard Group \(abg.net\)](https://www.abg.net)

We provide employee benefits worldwide.

Operating globally from; Cheshire, Yorkshire and London in the UK; Den Bosch in the Netherlands, Lyon in France, Ottawa in Canada, Johannesburg in South Africa, San Francisco in USA and Perth in Australia.

An International Retirement Plan

In 2007 **Paul Beard**, Company Founder and Executive Chairman, saw the opportunity to support international schools and NGOs by providing a single retirement plan that can include globally transient expat professionals, third country nationals as well as local nations where appropriate and US citizens working internationally.

Alexander Beard established an **Umbrella Trust** to meet this need and a new product was developed

- We bring our expertise in this sector to work with employers to design their benefit plan.
- We work directly with employees whilst they are with you, and if they move on, to ensure they **access the benefits** available to them.
- Our product is designed to provide **continuity of contact** for employers and employees for the life-time of the retirement plan.

“ We listen and adapt to our clients”

Paul Beard, Founder and Executive Chairman

Alexander Beard Group



The Alexander Beard International Retirement Plan (ABIRP) is an investment plan which helps international staff build a fund towards their retirement.

A group scheme set up by the employer for the benefit of employees.

- Each employee will have an individual retirement account to receive contributions from the employer. The employee can also make **personal contributions** through salary deduction if they so choose.
- All contributions will be invested in the plan for the employee until they reach the scheme retirement age (set by the employer at outset to either 55yrs or 60yrs) The Trustees will permit different **retirement ages** (55yrs+) on an individual basis, with the employer's approval.
- On plan set up, the employer can choose whether to pay the 5% contribution fee charge or whether the employee will pay for it.
- All initial contributions will be invested in the default portfolio (Balanced Portfolio in the contribution currency). The employee is free at any time to select an alternative portfolio and we will provide them with information **outlining the options** and the respective charges.



Transparent Fees and Charges

- **£3,500** one off plan set up Trustee fee.
The Trustees will make the initial assessment and we will inform you prior to the application process commencing. The assessment is based on the level of mandatory due diligence required under Guernsey International Law.
- **5% contribution charge**
Taken from each contribution, this covers the monthly collection, allocation and settlement of contributions and all associated administrative services.
- **1.50% annual fund management charge**
Taken from total assets, this covers investment research, strategic development, ongoing portfolio management. Also included are all investment platform charges and the custodian charge for asset safekeeping.



Staff value employee benefits, so let us help you. We know all the ins and outs.

- 80% of **Millennials** feel that well-being at work is the number one criterion in selecting an employer
(source: Etude IPOS/EBG 2016)
- According to market studies conducted by the online job search platform Glassdoor, 60% of people surveyed report that benefits are a major factor when considering a job offer

(source: Employment Confidence Survey 2015)

- 86 % of decision makers asked said it was important to improve **employee engagement** by 2020
(source: Markess by exaegis)

“ Providing valued employee benefits is key to attracting and retaining the talent that drive the success of your organisation.”

Lesley Stevens, Director Client Services.



Our Complete Solution



Partners

In order to deliver the right solution and meet our **service obligations** to you we use the following carefully selected service partners:

Bourse Pension Trustees Limited; Based In Guernsey, provides trustee and administrative services to multi-national companies in respect of their international pension plans. www.bourse.gg

Alexander Beard Global Services Limited (ABGS); Based in Cheshire, England, ABGSL provides the plan administration on behalf of the Trustees.



Alexander Beard Investment Management Limited (ABIM); Based in London, appointed by the Trustees as the ABIRP Investment Adviser.

www.abg.net

Novia Global Limited; Based in Bath, England, is an international electronic investment fund platform providing access to required funds in multi-currencies through market leading technology.

www.novia-global.com

Client Services

Our service – minded approach makes us unique.

- Often, organisations have limited HR resources and need support to manage international staff **benefit schemes**.
- Our Client Service team provide the expertise and resources employers need.
- We are available to your employees and are their point of contact for the whole term of their retirement plan, even if they move to another employer.
- We choose to operate on a **personal level**. We aim to visit each of our employers annually to make sure things are working on the ground.
- Our role is to free up your precious time.



“ Think of us as an extension to your HR Department.”

Hannah Chorley, Administration Manager.

We provide the client services to your employees, so that you don't have to take on additional resources.

- Many of our employers would not be able to offer staff benefits without the **support** of our Client Services team.
 - Our plan costs include everything you will need to implement a **staff benefits** scheme.
 - We manage scheme members worldwide and understand the nature of working internationally with a **global workforce** of different cultures and priorities.
- You have **1:1 contact** with us, working with the same specialist team for continuity.
 - We want our skills and knowledge to be an extension of your team and tailored to your needs.
 - Guidance and ongoing support to individual employees is a **vital part** of our role.



The ABIRP Portfolio Range

An International Portfolio Model

- The ABIRP offers 5 risk rated portfolios in 3 currencies (USD, GBP and Euro)
- These portfolios have been developed for **internationally mobile** people.

Cost Control

- A wide range of index tracking funds are used to keep the **costs low**.



Robust Oversight



- Trustees of the Plan
- Regulated in Guernsey by their financial services regulator.
- Independent oversight
- Annual Audit reporting



- Alexander Beard Investment Management Limited is authorised and regulated by the UK's financial services regulator, the **Financial Conduct Authority** (FCA).
- GDPR compliant.
- Cyber security and resilience policy



ABIRP Summary

- Established Trustees to protect and oversee the scheme
- An International Retirement plan that enables benefits to employees including ex-pat professionals, third country nationals, local nationals and US citizens working internationally.
- An **easy to implement plan** that can be tailored to employer specifications and employee needs.
- Once appointed we undertake all employee services for the lifetime of the plan.
- Well **established administration** that handles all contributions.
- We operate to the highest standards of International regulations, GDPR and cyber security.
- **It is important to stress the plan is NOT a substitute for any local mandatory plans.**
- **Local Nationals may join in jurisdictions where individuals are legally allowed to save outside their home country.**



“We are proud to offer our financial skills and knowledge to support the work of NGOs and charities. Our product is unique. We have worked hard on every feature; the international structure , comprehensive administrative support and investment approach in order to provide a game changing International Retirement Plan. We believe that working with the charitable sector , stepping up to meet global challenges should not mean financial compromise, now or in the future “



Paul Beard, Founder and Executive Chairman,
Alexander Beard Group

Alexander Beard

Alexander Beard is a trading name of Alexander Beard Global Services Limited , an appointed representative of Alexander Beard Investment Management Limited which is authorised and regulated by the **Financial Conduct Authority (FCA)** UK.

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The information provided does not constitute a personal recommendation. The ABIRP is an investment product and investors should be aware that past performance is not a guide to the future; the value of some investments, and the income derived from them, may fall as well as rise and investors may receive back less than the original sum invested.

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