

€uvest

An Alexander Beard Group Product

alexander beard

France (SAS)



Welcome to €uvest

Managing your UK pension funds....

For British people living in France and French people returning to France who have left pension funds in the UK, the inability to transfer this funds to France into local pension plans such as PERPS has become a growing frustration, leading many to consider more expensive 'offshore' ROPS plans through jurisdictions such as Isle of Man, Malta and Guernsey.

The experienced team at Alexander Beard France have a solution to this dilemma; a Euro denominated pension plan called €UVEST.

The benefits of €uvest

- An option for your fund to remain under UK rules.
- Your pension funds can be invested in Euros to remove the risk to your retirement income of future currency exchange fluctuations.
- Investment advice from our French based regulated team.
- The capital is managed by a range of leading fund managers.
- Low management charges.
- You have access to your account online 24/7.
- Pension income can be paid in Euros.

"Thanks again for your service. We appreciate your straightforward answers and honesty, and look forward to working with you to insure financial security for our retirement"

Catherine Wimpey

Client of Alexander Beard Global Services Ltd - 17.08.2013



Frequently Asked Questions...

When considering the launch of this product we had a number of considerations:

- **What are the alternatives?**
The only other alternative to remaining in your present UK pension arrangement, is an offshore ROPS product in the Channel Islands, Isle of Man or Malta.
- **Would it be better for me to remain in a UK pension in the event that a French pension product becomes available in the future?**
€UVEST remains under UK qualifying rules, but if a French ROPS approved pension plan becomes available you will still be able to transfer.
- **Are the costs and charges competitive?**
We do not believe that you will find an offshore ROPS approved contract with less expensive charges.
- **Where will my adviser be based?**
€UVEST gives you access to the services of our French authorised and registered investment adviser Alexander Beard (France) SAS, based in Lyon: should you return to the UK, we have three UK regulated offices in London, Cheshire and Yorkshire.
- **What are my investment options?**
You have a choice of a range of low cost, risk rated investment strategies designed and managed by our Investment Director, or at a slightly higher cost, we can work with you to create a bespoke portfolio, but this is not recommended for amounts of less than £200,000.

Should your life take you further afield, you can also be sure of ABG's expert financial planning services in the U.K, South Africa, Australia, and the USA.



Charges...

- We charge a fee for any pension transfer report required by UK regulations
- Implementation fee will be charged dependent upon the quantum of the fund and disclosed at outset of engagement with you. Any report fee required (as above) will be offset against this fee
- An annual trustee fee of £180 (+ vat) per annum
- Total annual adviser and fund management charges not exceeding 1.53% per annum of the amount invested which includes:
 - Collating all information on existing UK pensions.
 - Providing personal investment risk analysis.
 - Recommending the most suitable investment profile for the future.
 - Administering and managing the transfer and consolidation of existing funds.
 - £75 per annum income drawdown charge when taking income.

For more information...

Call: +33 (4) 28 29 07 34

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Contact us

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For more information about Alexander Beard Group's worldwide services please visit www.abg.net.

In the United Kingdom

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Alexander Beard Global Services Limited has two divisions: Alexander Beard International Education & NGO, registered in England, No. 04873038 and Alexander Beard Expatriate Services.

Alexander Beard International Benefits (UK Branch of a Dutch B.V) is deemed authorised and regulated by the Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. FCA Reference No. 725120.

Registered offices: 14-16 Rossmore Business Village, Inward Way, Ellesmere Port, Cheshire, CH65 3EY

In Australia

Alexander Beard (Australia) Pty Ltd trading as Alexander Beard (Australia) and Dave Stone are Authorised Representatives of Sentry Financial Services Pty Ltd ACN 113 531 034 AFS Licence 286786.

In France

Alexander Beard (France) SAS is registered with the French trade register under nr. 818839227, is a registered advisor in financial investment (Conseiller en Investissement Financier-CIF) appointed by the national association of financial advisors ANACOFI-CIF (Association Nationale des Conseillers Financiers-CIF) under nr E008399 and regulated by the French financial markets authority (Autorité des Marchés Financiers - AMF), is a registered broker regulated by the banking and insurance sectors' supervisor (Autorité de Contrôle Prudentiel et de Résolution – ACPR), is an intermediary in banking transactions and payment services (Intermédiaire en Opérations de Banque et Services de Paiement – IOBSP).

In The Netherlands

Alexander Beard International Benefits B.V. is gevestigd te 's-Hertogenbosch, KvK 's-Hertogenbosch nr. 60817410. Alexander Beard International Benefits B.V staat als financieel dienstverlener in het kader van de Wet op het financieel toezicht geregistreerd bij de Autoriteit Financiële Markten, nr. 12043464.

In South Africa

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UK offices: Cheshire (Head Office), Yorkshire and London

International offices: Den Bosch, Johannesburg, Lyon, Perth & San Francisco

