

The Sovereign logo is a black rectangle with a red horizontal bar at the bottom. The word "SOVEREIGN" is written in white, uppercase, sans-serif font, with a small trademark symbol (TM) to its right.

SOVEREIGNTM

SOVEREIGN INTERNATIONAL RETIREMENT & SAVINGS SCHEME

Delivering solutions with experience and expertise

MEETING THE CHALLENGES OF THE 21ST CENTURY WORKFORCE

We are all living longer. Combined with the rise of globalisation, an increasingly mobile workforce and growing employee expectations, international employee benefits are more relevant than ever, while HR teams are becoming more stretched and looking for support.

It is a challenge to fulfil the needs of employees by providing an attractive and competitive benefits package, coupled with delivering within deadlines and budgets, and have access to the data and support required for reporting needs.

Employers are increasingly turning to International Pension Plans (IPPs) and International Savings Plans (ISPs) as tools to meet the challenges of a modern workforce. The flexibility delivers a solution whether it is to attract and retain employees in a competitive employment market or to gain efficiencies and harmonisation of benefits over multiple locations.

INTERNATIONAL PLAN

The product can satisfy the diverse needs of an employee population, such as internationally mobile employees that need consistent and portable benefits or local nationals that require an additional tier of benefit due to lack of viable local options.

An international plan provides a tried and tested simple structure that is a cost effective and efficient solution.



“ It is a challenge to fulfil the
” needs of employees

SPEAK TO OUR EXPERTS

Every client has different needs, objectives and drivers to implement an IPP or ISP. They have varied and unique elements to consider, including locations, workforce recruitment and retention, population dispersal and employee contract durations to name but a few.

We can listen to your challenges and objectives and with the product building blocks at our disposal, we can deliver the optimum plan to match your needs.

We will then co-ordinate the plan set-up, documentation and engagement for your HR and employees for an efficient delivery. Sovereign has secure self-service capability for all stakeholders to streamline and embed our service seamlessly.

Don't worry if your needs change and evolve over the years, the plan is flexible, so by working together Sovereign can keep it relevant and fit for purpose in a changing environment.

CASE STUDIES

- 1) Global Strategy (with international and local staff)
- 2) International staff only (*IME/TCN/Expats)
- 3) Local Nationals additional tier

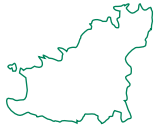
**IME – Internationally Mobile Employee, TCN – Third Country National*

SOVEREIGN GROUP

Sovereign is proud of its history. Over the last 30 years the Sovereign Group has grown to become one of the largest independent corporate, trust and pension service providers in the world, with more than 20 offices worldwide. Its global footprint allows it to be closer to its clients and provide local understanding and support, whilst having the capability to offer a global service that includes a wide range of employee benefits.

INTERNATIONAL LOCATIONS

Sovereign's clients have the additional flexibility to choose the situs of their IPP/ISP with two high quality international jurisdictions available:



GUERNSEY

Guernsey is located between the UK and France and is an internationally recognised centre of excellence, with high regulatory standards and is at the forefront of standards on tax transparency and information exchange. Guernsey has an investment rating by Standard & Poor's of AA- and has been endorsed by the OECD via the white list.



ISE OF MAN

The Isle of Man is located between England and Ireland and is an established international jurisdiction. In March 2019 it was placed on the white list and has a Moody's rating of Aa2 negative outlook. As a jurisdiction the IOM manages and administers more international pensions than any other jurisdiction. It is recognised by the International Monetary Fund (IMF) as a well-regulated finance centre of excellence.

WANT TO KNOW MORE?

Please contact our experts who are happy to help:



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