

Key Features

Channel Islands Retirement Plan



The **Blue Riband Plan** managed by BWC Pension Trustees Limited provides a positive retirement solution for Channel Island employers and employees.

## 1 Our approach

Our pension products and client service solutions are built specifically with our clients in mind.

### HELP FOR EMPLOYERS

It is important that you are able to run your business without distractions and do what you do best. We do all the administration in a simple and trouble free manner.

**We take the strain**

### PRODUCT SIMPLICITY

Too much choice and complexity confuses everybody.

**We keep it simple**

### EXPERTISE AND EXPERIENCE

We have a knowledgeable and enthusiastic team to support you and your employees.

**We support you**

### WEB ACCESS FOR ALL

We provide 24 hours a day secure access with up to date valuations, pension projections and the ability to switch between investment funds.

**We are just a click away**

### TRANSPARENCY OF CHARGING

To help build trust in pensions we believe it is vital that charges are simple and transparent.

**We tell you**

### SIMPLE COMMUNICATIONS

Product descriptions are in a language that everyone understands.

**We make it clear**





## The Blue Riband Plan offers flexibility for both Guernsey and Jersey employers to suit your company's circumstances.

### 2 Choices

We recognise that companies have varying objectives for their pension plans. As a result, we offer flexibility within the Blue Riband Plan so that each company can select a pension plan ideally suited for their needs. In addition, each company may operate a different plan type for different categories of employees.

We set out below the key features of the different options.

**Standard plan** – suitable for organisations which are looking for a company pension plan that offers a core set of low cost index-tracking investments and exceptional value for money.

**Enhanced plan** – suitable for organisations which are looking for a company pension plan that has access to both index-tracking and additional actively managed funds selected from a range of investment managers whilst still offering exceptional value for money.

**Specialist plan** – similar to the Enhanced plan but also including a number of selected funds in specialist asset classes.

**Tailored plan** – this is a company specific plan that allows you to tailor the plan to your requirements including your own branding on member communications and the member website. An "open architecture" fund choice is also an available option (subject to Trustee consent). More details are available on request.

PLAN TYPE	STANDARD	ENHANCED	SPECIALIST
<b>Set-up</b>	<p><b>Rules</b> Already established - no customisation</p> <p><b>Deed of Adherence</b> Produced from standard documents</p>	<p><b>Rules</b> Already established - no customisation</p> <p><b>Deed of Adherence</b> Produced from standard documents</p>	<p><b>Rules</b> Already established - no customisation</p> <p><b>Deed of Adherence</b> Produced from standard documents</p>
<b>Investment strategies</b>	Lifestyle (1) or Self Select	Lifestyle (3) or Self Select	Lifestyle (3) or Self Select
<b>Investment funds</b>	12 core funds across a broad range of asset classes. These funds are index-tracking	12 core funds and 9 additional actively managed funds selected from a range of investment managers across the major asset classes	12 core funds and 33 additional actively managed funds selected from a range of investment managers. These represent a wide set of asset classes including specialist categories
<b>Member communication</b>	<p><b>Employer's Factsheet:</b> Customised</p> <p><b>Member Booklet</b> <b>Investor's Guide</b> <b>Member forms</b> <b>Website</b></p>	<p><b>Employer's Factsheet:</b> Customised</p> <p><b>Member Booklet</b> <b>Investor's Guide</b> <b>Member forms</b> <b>Website</b></p>	<p><b>Employer's Factsheet:</b> Customised</p> <p><b>Member Booklet</b> <b>Investor's Guide</b> <b>Member forms</b> <b>Website</b></p>

As investment values are not guaranteed and may fluctuate, the Blue Riband Channel Islands Retirement Plan provides a range of funds to enable contributions to be invested across a diverse range of assets. Please refer to the Investor's Guide for further details.

## 3 Key Principles

The three key principles behind the Blue Riband Plan are:

EMPLOYER ASSISTANCE	EMPLOYEE ENGAGEMENT	DESIGN SIMPLICITY
Acts as a tool for recruitment, motivation and staff retention	Simple and easy to understand	Defined contribution
Easy to setup and cost-effective with the ability to choose who pays the ongoing fees	Members Booklet setting out the benefits and an Investor's Guide setting out investment options	Lifestyle Strategy which automatically switches investments as the member gets closer to retirement
Employer contribution rate flexibility	Employee contribution flexibility through voluntary contributions, either regular or as a lump sum, which are tax efficient in Guernsey and Jersey	Transfers in from other pension arrangements enable employees to bring all their pension savings together
No social security payments on contributions to the Blue Riband Plan	Dedicated website	Retirement Annuity Trust Scheme (RATS) available for leavers/retirees
Dedicated client team and Email facility to answer all member questions	Pension projector available to help plan for retirement	Full transparency on costs, no hidden charges

The BWCI Group was established in 1979 and is the largest firm of actuaries and consultants in the Channel Islands.

## 4 BWCI and the Blue Riband Plan

The Blue Riband Channel Island Retirement Plan (referred to in this brochure as "the Blue Riband Plan") is a solution for Guernsey or Jersey employers - whether finance or non-finance sector, small or large employer - providing a cost effective, flexible, trouble free, well designed pension plan.

The Blue Riband Plan managed by BWCI Pension Trustees Limited provides a positive retirement solution for Channel Islands employers and employees.

## 5 Contact Details

If you require any further details concerning the Blue Riband Plan, please contact:-

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