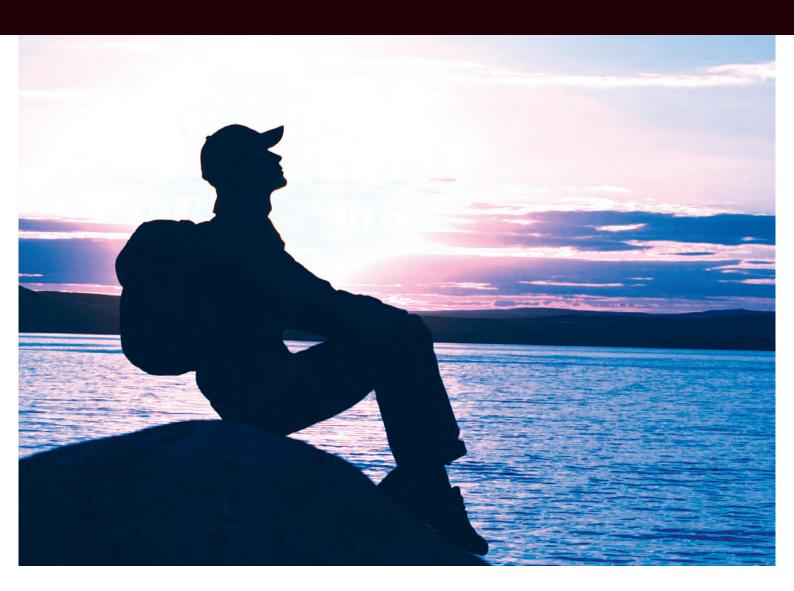




Key Features

Global Retirement Annuity Trust Scheme





Blue Riband Global managed by BWCI Pension Trustees Limited is designed for internationally mobile individuals.

Introduction

Blue Riband Global Retirement Annuity Trust Scheme (referred to in this brochure as "Blue Riband Global") is a pension scheme established under trust in Guernsey and recognised under section 40(ee) of the Income Tax (Guernsey) Law 1975. It is managed by BWCI Pension Trustees Limited and is designed for internationally mobile individuals.

Internationally Mobile Individuals

Individuals who work in a number of different countries during their career may find it difficult to make adequate provision for their retirement. They may not work in a country long enough to receive benefits from the local scheme or the currency of the local plan may not be suitable for their long term retirement plans.

Eligibilit

Membership of Blue Riband Global is open to everyone but is designed for internationally mobile individuals who are not domiciled in the UK. Potential members are encouraged to seek their own tax advice before joining in order to ensure that Blue Riband Global is suitable for their individual circumstances.

BLUF RIBAND GLOBAL AT A GLANCE

- Unlimited contributions can be made
- Transfers from other pension arrangements can be accepted
- Up to 100% of the fund may be taken as cash at retirement
- Individuals can choose the currency of the plan



Blue Riband Global can provide a 100% lump sum on retirement

2 Features of the Blue Riband Global

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Contributions

Members are assigned a Personal Account within Blue Riband Global and unlimited contributions can be made to this. In addition, the scheme can accept transfers from other pension arrangements.

Retirement Benefits

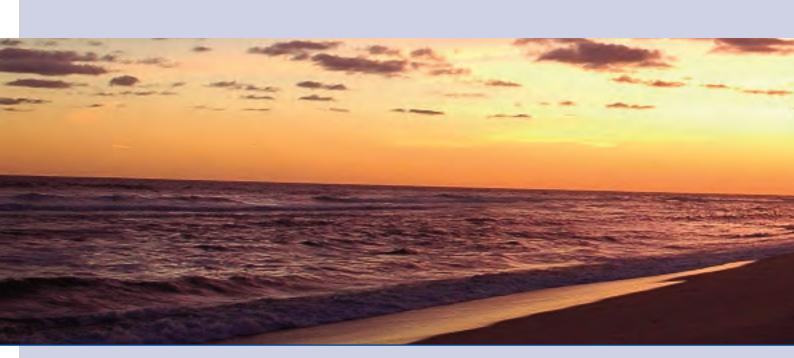
Members can retire at any age between 50 (or earlier with the Trustees agreement or if in ill health) and 75. At retirement, up to 100% of the Personal Account can be paid as a lump sum. Any benefits not received as a lump sum will be paid as a pension, normally by drawdown of income and capital. Alternatively, there is the option to purchase an annuity with an insurance company.

Death Benefits

On death before or after retirement the Personal Account can be paid to dependants as a lump sum or as regular pension payments.

Taxation

All pensions and lump sums will be paid tax-free from Guernsey provided you are not resident in the Channel Islands. However, you may have a liability to pay tax on your retirement income in your own country of residence, depending upon your personal situation.





3 Investment Opportunities

Members can choose how their Personal Account is invested. Investment returns will be free from Guernsey tax.

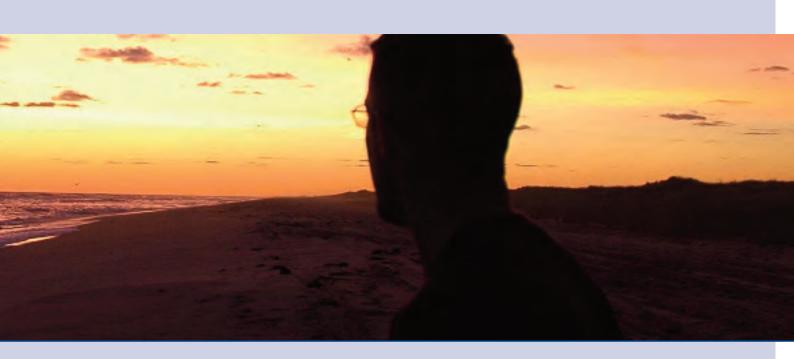
Standard Funds

Blue Riband Global provides a range of ten dollar-denominated funds as standard. Please see the Investor's Guide for further details.

Personalised Portfolio

As an alternative to the standard dollar-denominated fund range, members can appoint their own investment manger and contruct a bespoke investment portfolio, in a currency of their choice. Further details are available on request.

As investment values are not guaranteed and may fluctuate, the Blue Riband Global RATS 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.



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

4 Next steps

If you are interested in joining Blue Riband Global please contact us for an Application Form and details of our charging structure. You are advised to seek professional advice as to the suitability of Blue Riband Global for your personal situation.

5 About Us

The BWCI Group was established in 1979 and is the largest firm of actuaries and consultants in the Channel Islands. We provide a broad range of employee benefits, investment and insurance services to our clients based in the Channel Islands, the UK and internationally.

As well as providing actuarial and consulting services, the BWCI Group is a leading provider of specialist administration services for pension plans, employee share plans and life assurance companies. These complement our advisory services and enable us to offer more complete solutions to meet the needs of our clients.

Our administrative services also enable us to provide advice based upon our own practical experience.

We are an independent firm and are the Channel Islands member firm of Abelica Global, the international organisation of independent member firms which provide actuarial and consulting services from locations in principal cities around the world and in many leading international finance centres. All Abelica Global member firms have long standing reputations for excellence, based on experience, expertise and integrity. Our Abelica Global links enable us to provide a truly global service to our clients while enabling us to retain our independence as BWCI.

6 Contact Details

If you require any further details concerning Blue Riband Global, please contact:

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The BWCI Group is a member of Abelica Global

Trustee and administration services are provided through BWCI Pension Trustees Limited, which is regulated and licensed by the Guernsey Financial Services Commission under The Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2000.

Guernsey Registered Company No. 8766

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