



Key Features

Guernsey Retirement Annuity Trust Scheme
For Individuals



The Blue Riband RATS managed by BWCI Pension Trustees Limited provides a positive retirement solution for Guernsey residents.

1 Our approach

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

HELP FOR YOU

It is important that you are able to get on with your day-to-day life 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 in saving for your retirement.

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 RATS** can be tailored to meet individual specific needs where required.

2 Features of the Blue Riband RATS

We recognise that individuals have varying objectives for saving for retirement. As a result, we offer flexibility within the Blue Riband RATS so that each individual can tailor the RATS for their own needs.

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

Enhanced RATS – suitable for individuals who are looking for a retirement savings vehicle that has access to a core set of low cost index-tracking investments and an additional actively managed funds selected from a range of investment managers whilst still offering exceptional value for money.

Specialist RATS – similar to the Enhanced RATS but also including a number of selected funds in specialist asset classes. This option is only suitable for individuals with knowledge of the investment markets.

RATS TYPE	ENHANCED	SPECIALIST
Investment strategies	Lifestyle (3) or Self Select	Lifestyle (3) or Self Select
Investment funds	12 core funds across a broad range of asset classes. These funds are index-tracking. Also, 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

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



3 Key Principles

The key principles behind the Blue Riband RATS are:

EASE OF USE	DESIGN SIMPLICITY
Simple and easy to understand	Easy to setup and cost-effective
Members Booklet setting out the benefits and an Investor's Guide setting out investment options	Lifestyle Strategy which automatically switches investments as you get closer to retirement
Contribution flexibility through Guernsey tax efficient voluntary contributions, either regular or as a lump sum	Transfers in from other pension arrangements enable you to bring all your pension savings together
Dedicated website	Draw down payments available in a seamless process
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 RATS

The Blue Riband Guernsey Retirement Annuity Trust Scheme (referred to in this brochure as "the Blue Riband RATS") is a solution for Guernsey residents to save for their retirement and to amalgamate their pension savings, including those held in UK registered arrangements, to provide a cost effective, flexible, trouble free, well designed retirement savings vehicle.

The Blue Riband RATS managed by BWCI Pension Trustees Limited provides a positive retirement solution for Guernsey residents.

5 Contact Details

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

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Guernsey Registered Company No. 8766

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