



Key Features

Guernsey Retirement Annuity Trust Scheme  
For Employers



The Blue Riband RATS managed by BWCI Pension Trustees Limited provides a positive retirement solution for Guernsey 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 RATS can be tailored to meet individual employers' specific needs.

### 2 Choices

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

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

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

**Enhanced RATS** – suitable for organisations which are looking for a company pension savings vehicle 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 RATS** – similar to the Enhanced RATS but also including a number of selected funds in specialist asset classes.

**Tailored RATS** – this is a company specific RATS that allows you to tailor the RATS 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><br/>Already established - no customisation</p> <p><b>Deed of Adherence</b><br/>Produced from standard documents</p>                    | <p><b>Rules</b><br/>Already established - no customisation</p> <p><b>Deed of Adherence</b><br/>Produced from standard documents</p>                    | <p><b>Rules</b><br/>Already established - no customisation</p> <p><b>Deed of Adherence</b><br/>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><br/>Customised</p> <p><b>Member Booklet</b><br/><b>Investor's Guide</b><br/><b>Member forms</b><br/><b>Website</b></p> | <p><b>Employer's Factsheet:</b><br/>Customised</p> <p><b>Member Booklet</b><br/><b>Investor's Guide</b><br/><b>Member forms</b><br/><b>Website</b></p> | <p><b>Employer's Factsheet:</b><br/>Customised</p> <p><b>Member Booklet</b><br/><b>Investor's Guide</b><br/><b>Member forms</b><br/><b>Website</b></p>                           |

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 three key principles behind the Blue Riband RATS 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 Guernsey tax efficient voluntary contributions, either regular or as a lump sum | 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 RATS                  | Dedicated website                                                                                                         | RATS continue on an individual basis 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 RATS

The Blue Riband Guernsey Retirement Annuity Trust Scheme (referred to in this brochure as "the Blue Riband RATS") is a solution for Guernsey employers - whether finance or non-finance sector, small or large employer - providing a cost effective, flexible, trouble free, well designed pension savings vehicle.

The Blue Riband RATS managed by BWCi Pension Trustees Limited provides a positive retirement solution for Guernsey employers and employees.

## 5 Contact Details

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

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