



Key Features

Jersey Retirement Annuity Trust Scheme
For Employers



The Blue Riband RATS managed by BWCI (Jersey) Limited provides a positive retirement solution for Jersey 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 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
Set-up	<p>Rules Already established - no customisation</p> <p>Deed of Adherence Produced from standard documents</p>	<p>Rules Already established - no customisation</p> <p>Deed of Adherence Produced from standard documents</p>	<p>Rules Already established - no customisation</p> <p>Deed of Adherence Produced from standard documents</p>
Investment strategies	Lifestyle (1) or Self Select	Lifestyle (3) or Self Select	Lifestyle (3) or Self Select
Investment funds	16 core funds across a broad range of asset classes. These funds are index-tracking	16 core funds and 8 additional funds selected from a range of investment managers across the major asset classes	16 core funds and 26 additional funds selected from a range of investment managers. These represent a wide set of asset classes including specialist categories
Member communication	<p>Employer's Factsheet: Customised</p> <p>Member Booklet Investor's Guide Member forms Website</p>	<p>Employer's Factsheet: Customised</p> <p>Member Booklet Investor's Guide Member forms Website</p>	<p>Employer's Factsheet: Customised</p> <p>Member Booklet Investor's Guide Member forms Website</p>

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 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 Jersey Retirement Annuity Trust Scheme (referred to in this brochure as "the Blue Riband RATS") is a solution for Jersey 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 administered by BWCI (Jersey) Limited provides a positive retirement solution for Jersey employers and employees.

5 Contact Details

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

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