



Horizon Retirement Plan

<p>This plan is designed to provide a flexible regular retirement plan to those employers with 20 to 50 employees working overseas to whom they would like to offer an international, portable, cost-effective savings plan.</p> <p>The Horizon Savings Plan allows to save on a regular basis within an international plan.</p>					
BASIC STRUCTURE					
Type of Policy	Direct insurance plan				
Currency Available	US Dollar/Euro/Sterling				
Contributions	Regular contributions and ad-hoc lump sums by employers and/or Employees				
Contribution Minimums (average per employee)	Monthly	Quarterly	Half-Yearly	Annually	Single
(US Dollar, Euro, Sterling) (As at 01.01.2015)	400.00	1,200.00	2,400.00	4,800.00	4,800.00
Partial Withdrawals	A maximum of one per calendar year (subject to Distribution Fee – see below)				
Fund Options	<ul style="list-style-type: none"> • Lifecycle Strategies • Self-Select Fund Range <p>Please be aware that investments can go down as well as up</p>				
Switching Options	Members can switch/redirect investments up to four times per year free of charge via our online facility				
Secure Web Access	Daily information available				
Statements	Annual online statements				
Plan Fees (As at 01.01.2015)	Initial Fee	Annual Fee (of assets)		Distribution Fee	
	Payable by Employer or deducted from the Employee Member account				
	\$0.00	0.90%		\$75.00	
	€0.00	0.90%		€65.00	
	£0.00	0.90%		£50.00	
	Payable once on Policy commencement	Payable annually in arrears on Policy anniversary		Payable on specified events	
Lifecycle Fees (As at 01.01.2015)	Monthly Administration Fee		Endorsement Fee		
	\$0.00		\$0.00		
	€0.00		€0.00		
	£0.00		£0.00		
Benefits	Employee benefits are available in the form of a lump sum or a continuation option upon leaving service				
Contact Us	Please email us for more information: Internationallines@geb.com				