

# The International Retirement & Savings Plan

The International Retirement & Savings Plan is suitable for medium to large employers with internationally mobile employees and/or require a global international solution to simplify and harmonise retirement and savings benefits throughout the organisation.

## BASIC STRUCTURE

Type of policy	Insurance policy with optional trust facility
Currency available	US Dollar/Euro/Sterling
Minimum plan contribution per year	250.000 US Dollar/Euro/Sterling
Multiemployer entity option	Yes

## PLAN RULES

Normal Retirement Age	Specified by the client
Employer contribution	Optional as far as the minimum plan contribution is reached
Employee contribution	Optional as far as the minimum plan contribution is reached
Employee Vesting	Optional
Partial Withdrawals	Optional
Exit : end of Plan	Lump Sum or Continuation option
Ringfenced account per employee or employer	Optional

## FUND OPTIONS

<u>Guaranteed Return Fund</u>	Available
<u>*Self-Select Fund Range</u>	Available
<u>*Lifecycle Strategies</u>	Available
Switching options	4 times per year free of charges
* Please be aware that investments can go down as well as up	

## OTHER SERVICES

Online Service Centre	Global Employer, Regional Employer & Employee access levels
Statements	Annual online statements

## FEES

	(paid by employer or employee)
Initial fee	Assessed on servicing requirements
Annual fee	Assessed on servicing requirements

## Contact Us

	Please email us for more information: <a href="mailto:Internationallines@geb.com">Internationallines@geb.com</a>
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