



SCF WEALTH MANAGEMENT SAVINGS & PENSION PLAN

Reasons Why:

- Retirement saving.
- School or university fees planning for children or grand children.
- Saving for the deposit for a property or for paying off a mortgage.

Key Features:

- Single Life or Joint life last survivor.
- Maximum number of applicants 2.
- Minimum term 5 years [Must end before clients 71st birthday].
- Range of currency choices available.
- Access to a carefully selected and monitored range of funds offering comprehensive investment choice.
- Personal account manager to help administer and set up the plan plus regular free reviews to make sure the plan meets ongoing objectives.

Additional Features & Incentives:

- The savings plan provides higher allocation rates for clients who save higher amounts so reducing start up costs.
- The plan also provides a substantial initial bonus for clients who commit to saving for more than 10 years.
- There is also an additional 'loyalty bonus' paid at the end of the term for plans of 10 years or more where all premiums have been paid.

Flexibility to meet changing circumstances:

- After an initial allocation period [see key features] the product has the facility for clients to take premium holidays of up to two years.
- Further premium holidays are also available if at least two years has elapsed since the last premium holiday.
- After the initial allocation period clients also have the ability to take out substantial lump sums or income for major financial expenses. [School fees, deposit for property, weddings, business investment]

Summary:

- SCF through its relationships with the major financial institutions is able to offer tailored pension/savings plans to meet the needs of Expatriates.
- Globally with all major western countries struggling under massive debt burdens the need for Expatriates to provide for their own pension needs has never been more obvious.
- Expatriates are now working in more destinations in Eastern Europe, Asia, Latin America & the Middle East where there is no provision for them to benefit from the local pension scheme. They therefore need to start putting funds aside for pension purposes as soon as they start their posting abroad.
- The pension plans all provide tax-free growth on the funds and there is also the ability depending on individual circumstances to take out income and capital with minimal tax implications.
- SCF promote a range of saving and pension plans based out of the Isle of Man which has strong protection legislation in place to protect clients in case their pension provider runs into financial difficulties.