



PRYCE WARNER

International Financial Advisors, Pension Advisors
Trust & Asset Management & Business Consultants

International Pension Planning

QROPS Approved SIPP's

International Pension Planning Division

Brussels

Paris

Dublin

Geneva

Monaco

Nassau

Pryce Warner International Group QROPS-SIPP

An introduction to the
Pryce Warner International Group QROPS-SIPP Self Invested Personal Pension
administered by Pryce Warner International Group Pension Trustees Limited



Significant Benefits for SIPP Holders to Transfer to a SIPP-QROP's

Lump sum: Our SIPP Solution can now pay 30% to you as a tax-free lump sum. UK personal pensions are restricted to 25%

Benefits: Within our SIPP SOLUTION you do **not** have to buy an annuity at retirement. Instead you can keep your pension funds invested and drawdown from them to provide a pension. Unlike an annuity, your remaining fund stays intact. You can defer draw down benefits to a time that suits the pension plan holder

Investments: Our SIPP Solution can invest in a wide range of asset classes. Our SIPP can provide access to bespoke commercial property opportunities.

Estate Planning: Our SIPP Solution can be used to transfer benefits tax efficiently to your beneficiaries.

Fees: Transparent and cost efficient fee structure within our SIPP Solution

Regulation: Our SIPP Solution is fully approved and regulated under strict pension law & rules unlike many other jurisdictions whom do not have Regulation or Regulators

Principal Benefits of SIPP-QROPS

Income Tax (Pensions) Act 2008

Maximum annual contributions £300,000

Tax Free Cash Lump Sum – 30% on retirement

No requirement to buy an annuity

Income drawdown based on UK GAD rules

0% Tax on death pre-retirement

7.5% Tax on death post-retirement

Estate planning opportunities

Further Benefits for Pryce Warner International Group clients using Pryce Warner International Group QROPS-SIPP

More control over the investment management

Estate planning opportunities

All jurisdictions are fully approved by HMRC

Transparency of costs

Clear & Concise Investment Reporting



All our Approved Jurisdictions have

Effective pension regulation and rules

AAA regulated jurisdiction

Experienced pension providers who are regulated

Access to world markets

Established in Trust Law

Client protection



Pryce Warner International Group QROPS-SIPP

Authorised scheme under HMRC rules

Domestic scheme available to residents and non residents

Master Trust Deed

Sub-trusts for each SIPP holder

Approved scheme rules

Assets a Pryce Warner International Group QROPS-SIPP CAN HOLD

Cash deposits

Quoted and un-quoted shares

Bonds

Private company shares

Insurance contracts

Commercial property

Application Process

Pryce Warner International Group will review your existing Pension Plan/s

Complete a Pryce Warner International Group QROPS-SIPP application form

Submit due diligence

Forward your cheque

Confirmation that application has been received

Scheme pack sent out

Begin using your SIPP

Investment Options

Professional Review & Advice from Pryce Warner International Group

Portfolio Investment Bond Managed by Pryce Warner International Group
which can contain the range of investments suitable to your needs & objectives

Use of Multi-Currency Globally Diversified Range of Investments

Your SIPP Portfolio will be tailored to your Personal Needs & Requirements

Particular attention will be paid to you withdrawal requirements & the currencies required

QROPS

Qualifying Recognised Overseas Pension Scheme

Introduced on “A” day (April 2006)

The Pryce Warner International Group QROPS-SIPP has received QROPS status with HM Customs & Revenue which allows it to receive transfers from expat clients with frozen benefits in the UK structure

Allows advisors to transfer schemes out of the UK for expats

5 year reporting rule to HMRC

QROPS is not pension busting

70% of the fund will always be taxable income

Transfer Process

Same as transfer between UK schemes

Benefits transferred in cash or in-specie

UK scheme advises HMRC of an overseas transfer

Implements reporting requirements to HMRC

Personal pensions/occupational pension schemes/schemes in drawdown

Pryce Warner International Group QROPS-SIPP Reporting Requirements to HMRC

If the member has been a UK resident at any time in the past 5 years

Transfers out

Death benefit payments

First pension payment

There are penalties imposed by HMRC up to 40%

There are no reporting requirements by the Pryce Warner International Group QROPS-SIPP Trustees once the member has been outside of the HMRC tax regime for 5 years



Fees for Transfer of SIPP's to Qualified Recognised Overseas Pensions Schemes

Initial Set up Fee

£750

Initial Fees are a one off fee and include obtaining due diligence in accordance with our regulatory requirements, preparation and completion of all necessary take on documentation for the trustees and previous administrator, monitor the application process and liaison with your advisor.

Annual Trustee Administration Fee

£1,000

The Trustee administration is charged annually in arrears on 30th September for the provision of services which include the management of the fund, annual accounts and the trustee responsibility fee. These fees do not apply to specialised investment assets or where they are held with an offshore company (e.g. property and private equity). Fees will be in accordance with the Pryce Warner International Group Limited fee schedule as in force at the time. Any additional professional work requested by the Member will be quoted for in advance. These fees will be calculated by reference to the time, complexity, urgency and responsibility of the work required.

Termination of SIPP or Transfer Fee

£2,500

On transfer of the SIPP to another administrator a termination fee will be applied to attend to all matters with regard to the transfer as required.

Our fund performances at 31st December 2008

Pryce Warner International Growth Portfolio

| 1yr | 3yr | 5yr | 10yr | 15yr | 20yr | 25yr |
|-----|------|------|------|------|------|------|
| 4.1 | 14.7 | 16.1 | 17.2 | 17.9 | 17.7 | 18.1 |

Pryce Warner International Growth & Income Portfolio

| 1yr | 3yr | 5yr | 10yr | 15yr | 20yr | 25yr |
|-----|------|------|------|------|------|------|
| 3.7 | 12.1 | 12.6 | 13.5 | 14.1 | 15.9 | 16.9 |

Pryce Warner International Bond & Income Portfolio

| 1yr | 3yr | 5yr | 10yr | 15yr | 20yr | 25yr |
|-----|-----|-----|------|------|------|------|
| 7.9 | 8.6 | 9.2 | 9.7 | 10.8 | 11.2 | 11.9 |

Pryce Warner International Property & Income Portfolio

| 1yr | 3yr | 5yr | 10yr | 15yr | 20yr | 25yr |
|-----|------|------|------|------|------|------|
| 4.3 | 12.7 | 14.1 | 13.6 | 11.2 | 12.9 | 13.7 |

In summary...

We are an INDEPENDENT Consultancy Group with 30 YEARS of industry experience

We have a PROVEN TRACK RECORD

We work with the WORLD'S BEST INVESTMENT MANAGERS

We provide a very PERSONAL SERVICE for our clients



ARE YOU ON THE RIGHT TRACK FOR FINANCIAL FREEDOM
& FINANCIAL INDEPENDENCE ?



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