

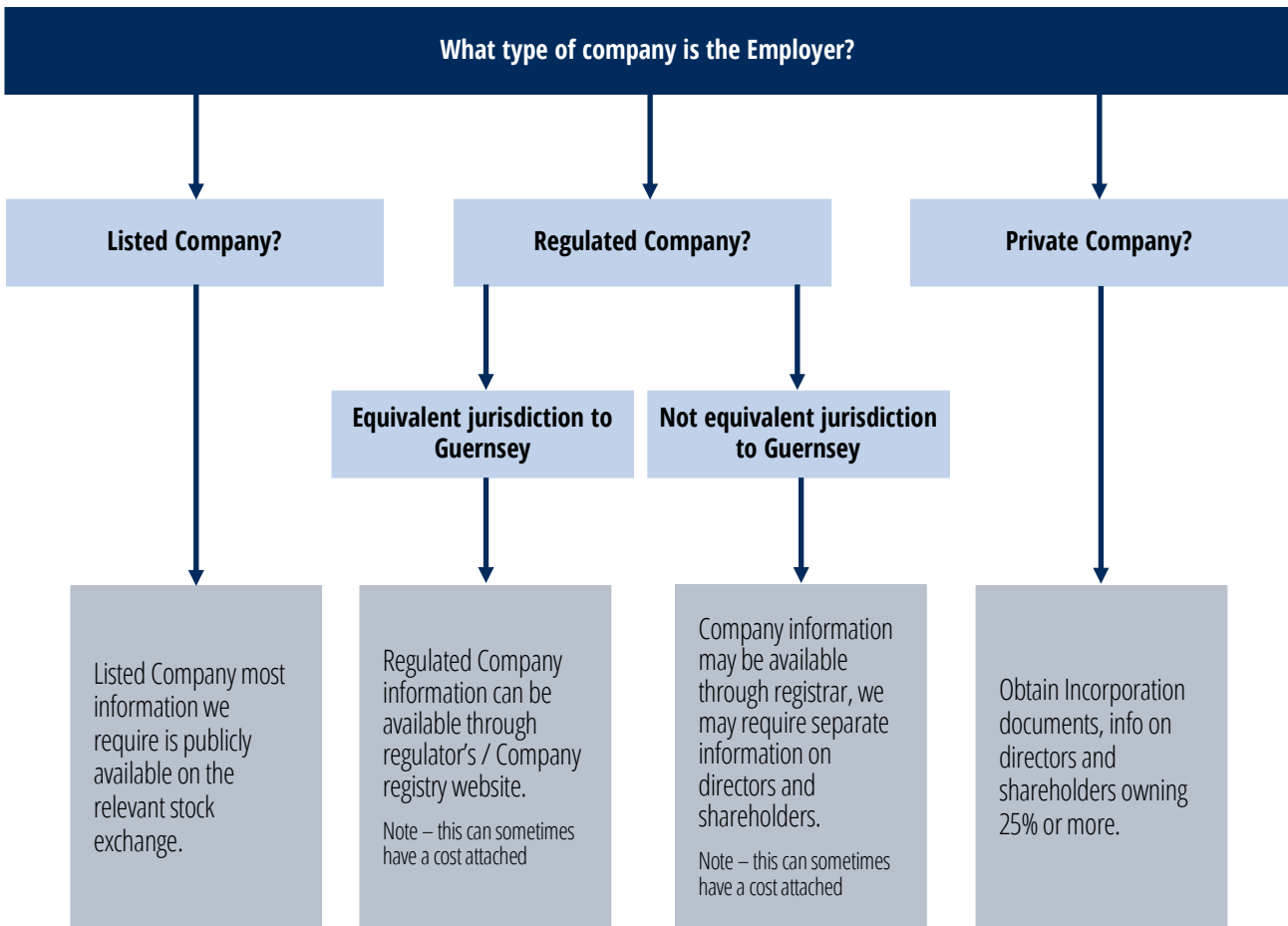
GUIDE

Contributions from Employers – What to consider when your Client is an Expatriate

For use by Professional Advisers only

The Overseas Trust and Pension product range offers flexibility in how contributions can be made and who makes these contributions. With a growing demand for expatriates to make provision for retirement we can provide an option for their employer to make contributions to a personal pension plan whilst the individual remains in their employment.

Part and parcel of our responsibilities as a regulated company means we would need to ask for information on the company making the contribution to verify the source of the funds. We want to help you make this as easy as possible. We have designed the diagram below to assist you in understanding our decision making and guide you in providing the relevant information we are likely to need.



Please Note: Should any risk indicators arise on the company, the directors, or shareholders we may require additional information to mitigate any high risks before proceeding.

Company Type	What you need to do	Completed
Listed Company	<ul style="list-style-type: none"> • Ask what stock exchange its listed on. • Locate the company on the exchange and save a copy of the listing as proof. • Locate and save the directors register and any shareholders owning 25% or more. <p>These documents are publicly available, so don't need to be certified and OTAP's Compliance team will carry out the relevant searches and screening on the documents you provide as per our process.</p>	
Regulated	<p>If it is regulated in an equivalent territory to Guernsey:</p> <ul style="list-style-type: none"> • Save a copy of certificate of incorporation. • Directors register & shareholders of 25% and more. <p>These documents are publicly available, so don't need to be certified and OTAP's Compliance team will carry out the relevant searches and screening on the documents you provide as per our process.</p>	
Unregulated / Private Company	<p>You will need certified copies of:</p> <ul style="list-style-type: none"> • Certificate of incorporation. • A directors register or list. • Information on shareholders that own 25% or more of the Company. This will include their names and dates of birth. <p>OTAP's Compliance team will carry out the relevant searches and screening on the documents you provide per our process.</p>	

*A list of equivalent jurisdictions to Guernsey can be supplied on request, please note this list is subject to change in accordance with updates from Guernsey regulator.

*Any documents which are available to the public or sourced from a company's registrar in the country of operation do not need to be certified, however all documents provided by the member and company which are not in the public domain we require to be certified. The appropriate wording can be found in our certification aid.



+44 (0) 1481 723030 | enquiries@trustandpension.com | www.trustandpension.com

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Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested.

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