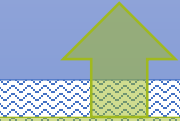


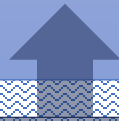
A world-class framework for offering pension and retirement solutions



1

Legislation

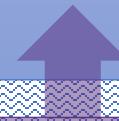
The Guernsey Law has been amended to give legal definition and authority to what a Pension is and what is not.



2

Regulation

The introduction of specific pension regulation gives Guernsey pensions a clear identity outside other financial services e.g. banking, insurance, trusts etc



3

Taxation

The Guernsey tax systems now governs the approval of all structures that fall under the legal definition of a pension together with rules in respect of taxation and reporting

4

Protection - Ombudsman

Key Changes

Regulation – Corporate and Personal Plans

Reporting – Member, Regulator, Financial

Transparency – Plan Information, Fees and Parties

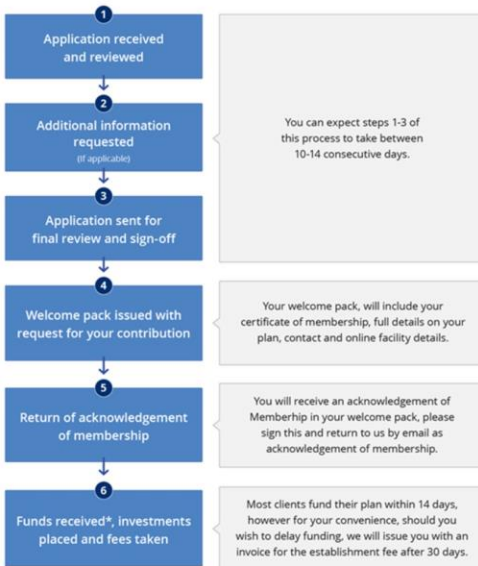
Investment Direction – Third Party, Member and Licensee

Communication – New Processes and Information to Member

IMPROVED COMMUNICATIONS

We have significantly improved our communications to improve our service standards and keep clients and Financial Advisers better informed. The following provides an example of which you and your clients will receive.

How your Application will be processed



*We endeavour to place your investments expeditiously, however the time it takes to place your investments is dependant on the nature of the investments you have chosen and the party selected to manage them.

After an Application is sent to us, Clients will receive confirmation of the Application process and service standards. This will keep them informed right from the start.

OVERSEAS
TRUST & PENSION

[INSERT PLAN NAME]

CERTIFICATE OF MEMBERSHIP

Member Name [INSERT MEMBER NAME]
Membership Number [INSERT MEMBERSHIP NUMBER]
Date of Membership [INSERT DATE]

This certificate is non-transferable and non-assignable. It is granted as evidence of membership in respect of the above-named Plan. The Plan is governed by a specific Trust and Benefit Act, a schedule of contributions, a schedule of investments and a schedule of benefits. A copy of the Trust and Benefit Act and the Schedule of Contributions and the Schedule of Investments and Benefits can be obtained from the Plan Administrator and Trustee. This is an important document, please retain it for your records. Overseas Trust and Pension Ltd and Overseas Pension and Benefits Ltd are registered in Guernsey numbers 10398 and 10400.

The Welcome Letter has a new professional design, making it easier to read. It draws the clients attention to key Plan and Adviser details.

OVERSEAS
TRUST & PENSION

SENT BY EMAIL
[INSERT MEMBER'S EMAIL ADDRESS]
[INSERT FIA'S EMAIL ADDRESS]

Date: [INSERT DATE]

Dear [INSERT MEMBER TITLE AND SURNAME],
Re: [INSERT PLAN NAME]
Membership Number - [INSERT MEMBERSHIP NUMBER]

Welcome
Thank you for choosing Overseas Trust and Pension (OT&P) we are delighted to welcome you as a Member of the [INSERT PLAN NAME].

Points of Contact
Your primary point of contact should always be your Financial Adviser who will be able to assist you with any matter relating to your Plan. Your Financial Adviser will be fully equipped to deal with your request, be it in respect of benefits, investments, charges to your personal details etc.

If you have any administrative queries, you are always welcome to contact us directly. Please ensure you have your Membership number to hand.

Certificate of Membership
Enclosed you will find your Certificate of Membership, which evidences your Membership of the Plan. Please check the details on your Certificate and advise us of any corrections as soon as possible, we recommend that you keep this letter and the Certificate in a safe place, as they are important documents. If you require a replacement Certificate, please contact us.

Contribution Schedule and Valuation
A full record of your contribution history can be obtained directly from us or via your Financial Adviser. Should you require a valuation, please contact your Financial Adviser in the first instance or alternatively, contact us for assistance.

Online Facility
You can view your Plan's details online at any time. You will find your Online Facility Username in the Your Information box on the right hand side. For security reasons, the details of online access together with your password will be emailed to you under a separate cover.

Your Information
Your Plan [INSERT PLAN NAME]
Membership Number [INSERT MEMBERSHIP NUMBER]

Online Facility Username
[INSERT ONLINE FACILITY USERNAME]

Your Financial Adviser
[INSERT FIA NAME AND SURNAME]

Contact Details
Email [INSERT FIA EMAIL]
Telephone [INSERT FIA TELEPHONE NUMBER]

Overseas Trust and Pension (OT&P) is the brand name of Overseas Trust and Pension Ltd, Overseas Pension and Benefits Ltd and Overseas Pension Administration Ltd, the Corporate Trustees of the Overseas Pension Schemes under the regulation of the Financial Conduct Authority (FCA) and the Financial Markets Foundation for England (FMFE) in England and Wales. Overseas Trust and Pension Ltd and Overseas Pension and Benefits Ltd are registered in Guernsey numbers 10398 and 10400. Overseas Pension Administration Ltd is registered in Guernsey number 10397 and is regulated by the Financial Conduct Authority (FCA) in England and Wales. Overseas Trust and Pension (OT&P) is a member of the Financial Ombudsman Service (FOS) and the Financial Dispute Resolution (FDR) scheme.

Online Facility Page 1 of 1

The Certificate of Membership will now be included in the Welcome Letter. This ensures prompt confirmation of membership to clients and improves our service model.

The Pension Regulations now require that we ask Clients to sign, date and return an Acknowledgement Letter.

OVERSEAS
TRUST & PENSION

SENT BY EMAIL
[INSERT MEMBER'S EMAIL ADDRESS]
[INSERT FIA'S EMAIL ADDRESS]

Date: [INSERT DATE]

Dear [INSERT CLIENT TITLE AND SURNAME],

Please complete this Acknowledgement of Membership and return to me using the email address stated in the Your Information box. This letter is to confirm that you have been provided with:

- A link to your Member's Guidebook, which includes the Key Features and Benefits and explains your Plan in detail
- Welcome letter, Certificate of Membership and contact details
- Details of the parties involved
- Complaints procedure

Fees, Charges and Remuneration
Your Welcome letter describes Plan charges and other Member home charges, to whom they are payable and provides a brief description. You will also find details of any commissions that might apply.

Your Welcome letter confirms the approach in respect of investments and the extent of any responsibility to the Trustee.

I acknowledge the above as being correct and the details of my Plan are in accordance with my expectations.

Signature of Member _____ Date _____
Name _____

Your Information
Your Plan [INSERT PLAN NAME]
Membership Number [INSERT MEMBERSHIP NUMBER]

Return to
[INSERT ADMINISTRATOR EMAIL ADDRESS]

How to contact us
Email [INSERT EMAIL ADDRESS]
Telephone +44 (0) 1481 72 3030
Address 2nd Floor, Elizabeth House, Lin Burtes Brayes, St Peter Port, Guernsey, GY1 1EW
Website www.trustandpension.com

Overseas Trust and Pension (OT&P) is the brand name of Overseas Trust and Pension Ltd, Overseas Pension and Benefits Ltd and Overseas Pension Administration Ltd, the Corporate Trustees of the Overseas Pension Schemes under the regulation of the Financial Conduct Authority (FCA) and the Financial Markets Foundation for England (FMFE) in England and Wales. Overseas Trust and Pension Ltd and Overseas Pension and Benefits Ltd are registered in Guernsey numbers 10398 and 10400. Overseas Pension Administration Ltd is registered in Guernsey number 10397 and is regulated by the Financial Conduct Authority (FCA) in England and Wales. Overseas Trust and Pension (OT&P) is a member of the Financial Ombudsman Service (FOS) and the Financial Dispute Resolution (FDR) scheme.

Acknowledgement of Membership | Page 1 of 1

OVERSEAS
TRUST & PENSION

SENT BY EMAIL
[INSERT MEMBER'S EMAIL ADDRESS]
[INSERT FIA'S EMAIL ADDRESS]

Date: [INSERT DATE]

Further to our recent letter welcoming you as a Member of the Plan, I am pleased to provide details for accessing our online information facility.

The Online Information Service has been designed to give you access to important information relating to the services we are providing to you. In order to access your personal record, you will require the following details:

Web Address
www.trustandpension.com

The above link will take you to the Overseas Trust and Pension website, where you can access the 'Client area', here you will input your Username that is stated on your Welcome Letter and the password stated in the Your Information box.

Valuations
Please note: the online service is not a live online valuation system. The valuation that you will see will be based on the latest information provided to us by your chosen investment provider(s). In some instances, it only provides information which means the information you are viewing may be significantly dated. For an up-to-date valuation, talk to your Adviser.

Should you have any questions, please contact us on: [INSERT CONTACT INFO]

Yours sincerely,
[INSERT ADMINISTRATOR NAME]

Your Information
Your Plan [INSERT PLAN NAME]
Membership Number [INSERT MEMBERSHIP NUMBER]

Online Facility Username
[INSERT USERNAME]

How to contact us
Email [INSERT EMAIL ADDRESS]
Telephone +44 (0) 1481 72 3030
Address 2nd Floor, Elizabeth House, Lin Burtes Brayes, St Peter Port, Guernsey, GY1 1EW
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Online Facility Page 1 of 1

A new Online Facility Letter goes under a separate cover for improved security.

Statement of Investment Principles

The statement must cover the following:

- The kinds of investments to be held
- The balance between the different kinds of investments
- Levels of risk
- Expected return on the investments; and
- The liquidity and realisation of the investments
- Guernsey Res – Appendix 2 Permissible investments – Third Party



- **Needs to be issued as part of initial advice**
- **Needs to be reaffirmed at least every three years**
- **Conditional under OTAP Terms of Business**

Conclusion

Certainty

Protection

International
Recognition

Authority