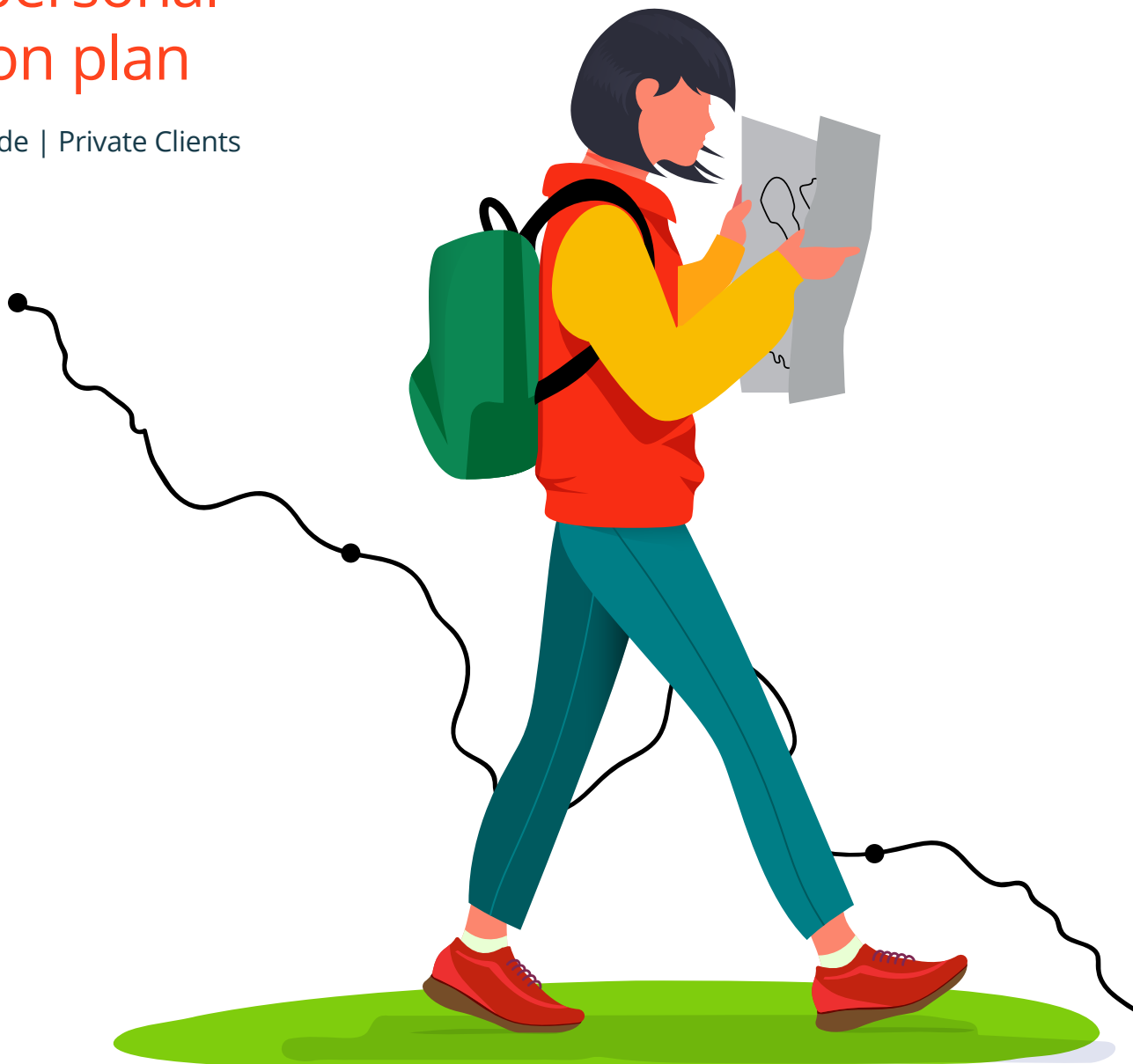

The guide to your personal pension plan

Member Guide | Private Clients



In this Guide

1	INTRODUCTION	p. 03
2	DEFINITIONS	p. 04
3	UNDERSTANDING THE PLAN	p. 06
4	INVESTMENT DIRECTION	p. 07
5	HOW THE PLAN WORKS	p. 12
6	MAINTAINING THE PLAN	p. 15
7	HOW TO CONTACT US	p. 16



IMPORTANT INFORMATION

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd (the Companies). The Companies are licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP.

Overseas Trust and Pension Limited is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act ("FAIS") and is regulated by the Financial Sector Conduct Authority ("FSCA") of South Africa. FSP number 47261.

The Companies do not offer financial, investment or tax advice, any information provided should not be considered as such. The Companies accept no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information.

We endeavour to make sure the information is accurate and up-to-date however, no warranty is given as to the accuracy or completeness of any information and no liability is accepted for any errors or omissions in such information.

We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser.

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.

Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website: www.trustandpension.com/legal-and-regulatory



 **INTRODUCTION**

This Guide provides an overview of the main features and operations of the Plan

This Guidebook is not a constitutional document and is simply for information purposes only. Each Plan offered by OTAP has its own set of Deed and Rules that are binding on the Member.

All Members are subject to OTAP's Terms of Business (Terms), which set out amongst other matters the obligations and responsibilities of the Member, the Licensees, and any selected Adviser.

To make the Guidebook easier to use, you will find defined terms in bold throughout. If there is any conflict or inconsistency between the definitions in this Guidebook and the Trust Deed and/or the Rules of a specific Plan, the definitions and terms of the Trust Deed and/or the Rules of the Plan will prevail.

Please read this Guidebook carefully so that you can take full advantage of your membership. This Guidebook may be updated from time to time so please visit our website to ensure you are reading the latest version.

Definitions

To help you to navigate this Guide, the following definitions have been provided for the most common terms and expressions that we use throughout the document.



Advanced

Means a Plan Option for applicants investing via an offshore insurance bond.

Advanced Plus

Means a Plan Option that provides Members with the greatest degree of investment flexibility, including but not limited to discretionary investment management, investment platforms, listed/unlisted equity, investment property and offshore insurance bonds.

Annuity

Means a regular payment from the Plan for a defined amount and period, which can be your lifetime or until the Plan's assets are exhausted.

Approved

Means any Plan approved by the Guernsey Revenue Service.

Certificate of Membership

A document that you receive on becoming a Member. It will show your membership number, date of membership and details of the Plan.

Death Benefit

Means the value of the assets of the Plan less any outstanding costs, which may be paid to your **Nominated Beneficiaries** in accordance with your wishes upon your passing at the discretion of the Licensee. Such benefit would be paid in line with the Rules of the Plan and in consideration with your wishes, which could include payment to multiple Beneficiaries or the establishment of a new Pension or Trust for your Beneficiary/ies.

Exempt

Means a Plan which is exempted from tax in Guernsey by the Guernsey Revenue Service.

Fee Schedule

Means the official fee schedules published by OTAP in respect of their products and services, which Members sign up to at the point of application.

Financial Adviser (Adviser)

Means a person or firm who is the regulated entity (or regulated individual if a sole trader) that holds Terms of Business with OTAP whom the Member has selected to provide financial advice.

Guidebook

Means this non-binding aid provided to Members to assist them with understanding and dealing with administrative matters pertaining to the Plans offered by OTAP.

Incapacity

Means as a result of: Injury, sickness, disease, or disability, where you have already ceased to carry out your current occupation and you are (and will continue to be) medically incapable (either physically or mentally) of resuming your current occupation.

Investment Direction

Refers to the party, who is responsible for making, changing and reviewing the investments and the possible scope of those decisions in relation to any part of the Plan.

Licensee

Is OTAP, who is the Guernsey regulated provider of the Plan, the Administrator and Licensee.

Licensee Directed

Means OTAP is responsible for making, changing and reviewing the investments within the Plan.

Member

Means those individuals admitted to the Plan.

Member Directed

Means the responsibility for making, changing and reviewing the investments and subsequent performance of the Pension Portfolio sits with the Member who can choose to select the services of a Discretionary Investment Manager to take on the management of investments, or the Member can manage the investments themselves or with the assistance of their selected Adviser.

Nominated Beneficiaries

Means individuals nominated by you to be considered by the Licensees to receive a Death Benefit upon your passing. The Beneficiaries may typically be your spouse; dependent child or another dependent; any Beneficiary under your Will; or any other person selected by you in writing, including a Trust or other retirement or Pension Plan subject to any specific limitations under the Deed and/or Rules of a specific Plan.

Nomination of Beneficiaries Form

Is a non-binding form completed by the Member to guide the Licensees in the appointment of Beneficiaries following their passing.

Pension Scheme

Means any Scheme as defined in the relevant Guernsey law.

Plan

Means the Plan of which you are a Member as is identified on your Certificate of Membership.

Plan Options

Means the options that govern the fees payable under our Membership, entry level and investment options which are categorised as Select Managed, Select, Advanced and Advanced Plus.

QNUPS

Means Qualifying Non-UK Pension Scheme.

Regulation

Means the relevant Guernsey law governing the regulation of Guernsey licensed pension providers.

Select

Means a Plan Option giving access to a range of approved investment platforms with a reduced Licensee Fee but subject to certain limitations on investment and contribution levels.

Select Managed

Means a Plan Option that refers to OTAP's preferred investment proposition, which governs the construction and management of a range of investment portfolios, optimised for different investor risk profiles or stages in one's life be this whilst accumulating your wealth or drawing it. Investments managed under this approach are invested in globally diversified portfolios, which invest in a wide range of asset classes, economies, market sectors, industries and currencies.

Terms of Business (Terms)

Means the mandatory contractual terms that apply to all Members, the Licensees and any Advisers if so selected by the Member.

Third Party Directed

Means a person other than the Licensee or Scheme Member who holds the power to make, select, and direct investments under the Governing Documentation. It does not include a person to whom these powers have been delegated by a Licensee or a Scheme Member.

The Trust Deed

Is a legal constitutional document that established a Plan and sets out the rules of the Plan.

Statement of Investment Principles

Means the published statement by the Licensees, which sets out the principles that govern the investments that can be held within the Plan, the balance between the different kinds of investments and the levels of risk that are applicable to them; expected returns; and the liquidity and realisation of the investments. This must be maintained and revised at regular intervals not exceeding three years.

Welcome Pack

Means the information you receive from the Licensee after successful application to a Plan offered by OTAP. It includes a welcome letter, your Membership Certificate and other important information, which you should retain.



Understanding the Plan

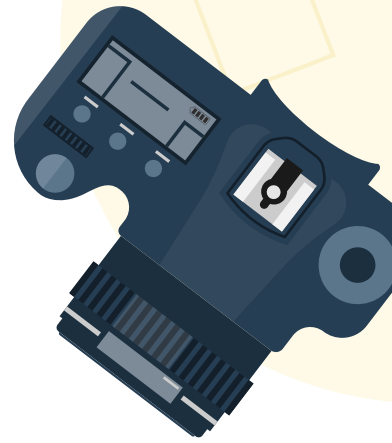
PARTIES, RIGHTS AND RESPONSIBILITIES OF THE PLAN

There are different parties that are involved in the administration and management of the Plan. The parties and their rights and responsibilities will differ depending on your choice of Plan, the Plan's pricing option and the Investment Direction selected by you.

TYPES OF PLANS

Plans can be established under various sections of Law in Guernsey. The features of the Plan will be dictated by the relevant sections of the Law that apply to the Plan, the Deed and the Rules.

The Plan will fall into one of two categories, being Approved or Exempt. Irrespective of the applicable Law or sections thereof, all types of Plans are defined in Guernsey Law as Pension Schemes and are subject to regulation in Guernsey.





Investment Direction

It is important that the assets in any Pension or Retirement Plan are managed and therefore, as the Member, you must decide who has the responsibility for managing the assets in the Plan.

Under Guernsey regulations, you have several options available to you:

1. Member Directed - Advised
2. Member Directed - Discretionary
3. Member Directed - Self-Managed
4. Licensee Directed

MEMBER DIRECTED - ADVISED

Under this option, the Member of the Pension or Retirement Plan, is responsible for the Plan's investments on the recommendation of their Adviser. The Adviser would guide the Member on making, changing and reviewing the investments (subject to the Adviser having Terms with OTAP).

The Adviser may also recommend the services of a Discretionary Investment Manager, this remains Member Directed - Advised.

OTAP does not have investment powers and it is the Member, with the help of their Adviser, who is responsible for the investments, including suitability, returns and performance.

Regular ongoing financial advice is important to ensure continued suitability and review performance. OTAP does not provide investment, financial or tax advice.

ADVISER'S RESPONSIBILITY

The Member's chosen Financial Adviser is responsible for:

- Ensuring the Plan and the investments are suitable for the Member.
- Providing advice to the member in respect of making, changing and reviewing the investments within the Plan.
- Ensuring that the Member understands all costs and risks associated with the Plan and the Investments.

OTAP AS LICENSEE'S RESPONSIBILITY

- To provide trustee and administration services for the Plan.
- To ensure that investments are held safely within the Plan.
- To act on investment instructions that comply with OTAP's Terms and policies.
- Provide online access to Plan valuation statements and reports, updated in accordance with the available data from the investment provider.

MEMBER'S RESPONSIBILITY

- To select a Financial Adviser, who will provide advice on making, changing and reviewing the investments.
- To inform OTAP of any changes to their chosen Financial Adviser.
- The Member, with the help of their Adviser, is responsible for the Investment Direction of the Plan, which includes selection, monitoring performance, adjusting the investments where necessary.
- The Member must ensure they understand the implications of this approach, as they have responsibility for the Plan's investments and not OTAP.
- Ensure you keep OTAP updated with regards to any changes to your personal details.
- Periodically provide OTAP with updated documents to confirm your identity and address.

MEMBER DIRECTED - DISCRETIONARY

Under this option, the Member of the Pension or Retirement Plan, selects an Investment Manager who has full discretion over the Plan's investments and is responsible for making, changing and reviewing the investments. This arrangement is known as Member Directed - Discretionary.

OTAP does not have investment powers and it is the Member, with the help of their Investment Manager, who is responsible for the investments, including suitability, returns and performance.

INVESTMENT MANAGER'S RESPONSIBILITY

- Ensuring the investments are, and remain, appropriate for the Member.
- Making decisions in respect of making, changing and reviewing the investments within the Plan.
- Undertaking regular reviews of investment performance and suitability, including the allocation of investments to meet the Member's changing needs.
- Ensuring that the Member understands all costs and risks associated with the investments.

OTAP AS LICENSEE'S RESPONSIBILITY

- To provide trustee and administration services for the Plan.
- To ensure that investments are held safely within the Plan.
- To act on investment instructions that comply with OTAP's Terms and policies.
- Provide online access to Plan valuation statements and reports, updated in accordance with the available data from the investment provider.

MEMBER'S RESPONSIBILITY

- To select a Discretionary Investment Manager, who will advise you in respect of making, changing and reviewing the investments.
- To inform OTAP of any changes to their chosen Discretionary Investment Manager.
- The Member must ensure they understand the implications of this approach, as they have responsibility for the Plan's investments and not OTAP.
- Ensure you keep OTAP updated with regards to any changes to your personal details.
- Periodically provide OTAP with updated documents to confirm your identity and address.

MEMBER DIRECTED - SELF-MANAGED

Under this option, the Member of the Pension or Retirement Plan is responsible for making, changing and reviewing the investments held in the Plan. Overseas Trust and Pension Limited ("OTAP") as Licensees should confirm that you understand and accept the responsibilities relating to Investment Direction.

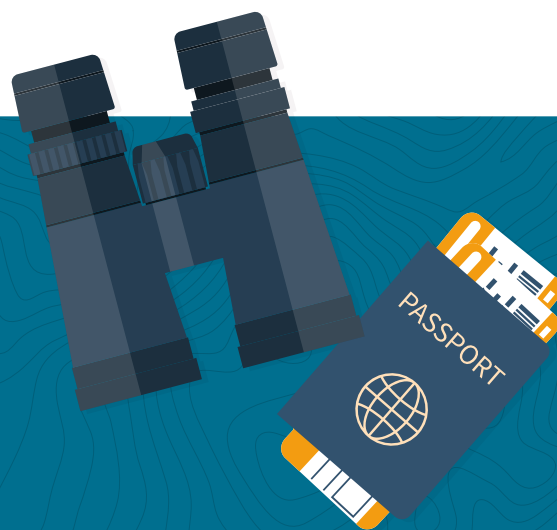
As with Member Directed - Advised, OTAP does not have investment powers and the Member is responsible for the investments, including suitability, returns and performance.

MEMBER'S RESPONSIBILITY

- The Member is responsible for the Investment Direction of the Plan, which includes selection, monitoring performance, adjusting the investments where necessary and/or the selection of a Financial Adviser or an Investment Manager (See Member Directed - Advised on page 08 or Member Directed - Discretionary on page 09).
- The Member must ensure they understand the implications of this approach, as they have responsibility for the Plan's investments and not OTAP.
- Ensure you keep OTAP updated with regards to any changes to your personal details.
- Periodically provide OTAP with updated documents to confirm your identity and address.

OTAP AS LICENSEE'S RESPONSIBILITY

- To provide trustee and administration services for the Plan.
- To ensure that investments are held safely within the Plan.
- To act on investment instructions that comply with OTAP's Terms and policies.
- Provide online access to Plan valuation statements and reports, updated in accordance with the available data from the investment provider.



LICENSEE DIRECTED

Under this option, the Member of the Pension or Retirement Plan selects OTAP as the Licensee to make, change and review the investments of the Plan. OTAP is responsible for the management of the Plan's assets subject to the member notifying us of any changes which may affect the manner in which the assets are being managed.

MEMBER'S RESPONSIBILITY

- Ensure you keep OTAP updated with regards to any changes to your personal details.
- Periodically provide OTAP with updated documents to confirm your identity and address.
- Inform OTAP of any changes in your circumstances, that may impact upon the investment strategy being followed within the Plan.

OTAP AS LICENSEE'S RESPONSIBILITY

- To provide trustee and administration services for the Plan.
- To ensure that investments are held safely within the Plan.
- Provide online access to Plan valuation statements and reports, updated in accordance with the available data from the investment provider.
- To make, change and review the Plan's investments.



How the Plan works

The following section provides a guide to the main features of the Plans offered by OTAP and the different options that are available.

It gives you an overview of the structure of the Plan and how it operates including contributions, benefit options and how to request benefits, nominating Beneficiaries, payment of benefits on death and other features. It also covers the limitations of the different Plans and the taxation or non-taxation of respective Plans from a Guernsey perspective.

F A Q S



What rules apply to the Plan?

All Plans have their own specific set of Rules, which govern membership contributions, investments, and benefit payments. Therefore, please consult the Rules of your Scheme for full details on the Rules that apply to you.

What is the purpose of the Plan?

The purpose of the Plan is to provide a range of benefits at or after your retirement.

Who can receive benefits from the Plan whilst I am alive?

Any benefit paid, whilst you are alive, is only payable to you and must go into your account in your name or a joint account of which you are a party.

What is the structure of the Plan?

Plans are established as either standalone Plans with a single Member or as Multi-Member Plans where the Plan has many individual Members. Both types of Plans are established and defined under Guernsey Law and the Rules of the Plan will confirm the structure of the Plan.

How are my assets protected in a Multi-Member Plan?

As a Multi-Member Plan, your funds are held separately from other Members in a designated account, which can only be applied for your benefit. No one Member is permitted to benefit from the account of any other Member, therefore, your interest in the Plan is protected through the physical segregation of the Plan's assets together with the legal protection that the Deed and Rules provide.

Can I change or vary the Rules of the Plan?

All Plans are irrevocable, and all Members are bound by the Rules, so Members cannot change the Rules. However, certain Plans may have different classes of Rules and Members may opt to select the Rules that they wish to be bound by.

How can I fund and/or make an additional contribution to the Plan?

As the Member, you can generally contribute by way of a cash contribution. In certain instances, contributions can be made in the form of the re-assignment of life policies, in-specie transfers of securities, or a combination of all three. However, you should consult your Adviser and OTAP if you are considering the latter.

The primary method of funding is by the Member directly, but contributions can be accepted from the following:

- By spouse or family member subject to signed declaration acknowledging they have no right to the Plan or funds contributed after the funding has been accepted into the Plan.
- Contribution from an Estate, Trust, or Company subject to compliance approval.
- Inward Pension transfers from another Plan subject to the existing and receiving Plan's consent.
- Contribution by your employer.

Can I transfer an existing Pension to the Plan?

All our Plans can accept Pension transfers; however, this is conditional on the transferring Scheme approving the transfer and on OTAP agreeing to any conditions that the transferring Scheme may place on OTAP.

Will I have to pay tax on benefits paid from the Plan?

If you are resident for tax in Guernsey, any benefit payment you receive will be subject to the tax laws in Guernsey. This may result in tax being applicable, dependant on your personal circumstances, and you will be responsible for declaring any benefit received as part of your annual tax reporting.

Members of Plans who are not resident in Guernsey are exempt from any Guernsey tax and all benefit payments are paid without any tax deductions.

Is the growth in the Plan subject to tax?

All Members, irrespective of their residence which includes Guernsey, are not subject to tax on the investment gains or income produced within a Plan.

However, the tax treatment of gains and income held in the Plan vary and depend on the tax laws in the country in which you are tax resident.

Does OTAP deduct tax on Benefit Payments?

OTAP does not deduct tax from benefit payments. This does not imply that no tax is payable, and it is your responsibility to establish your obligations in respect of taxation and not OTAP's. OTAP cannot pay tax on your behalf nor can OTAP be held liable for any tax not paid by you on a Pension benefit. We strongly recommend that all Members review their tax obligations on an ongoing basis and seek professional tax advice.

If I have received a benefit, how do I confirm the nature of the benefit to my Tax Authority?

You can request a Benefit Certificate for the period under report, which will confirm the type of benefit paid such as an annuity or lump sum, the amount, and the value. This certificate is specifically designed for submission to the Income Tax Authorities.

Where is the Plan regulated?

All Plans are regulated in Guernsey.

What permissible investments can the Plan hold?

Where you have opted for a Member Directed approach and you are receiving Guernsey tax relief on contributions, please refer to the permissible investments. If the Plan is Licensee Directed, you will receive a detailed summary in respect of the investments that OTAP will be investing in.

For a Member Directed approach to investments, the investments are restricted by our [Non-Standard Investment Policy](#), which limits certain kinds of investments or exposure thereto. Furthermore, all investments must fit with the scope of the Statement

of Investment Principles.

Can I use the Plan as security?

No, Plans cannot be used as security.

What are the benefit options and what is the retirement age associated with the Plan?

Different Plans have different benefit options and ages from which you can take benefit or by which benefit must commence and you should refer to the Plan's Rules.

Can I take early retirement?

In certain exceptional circumstances, the provision of retirement benefit at an earlier point may be possible due to a specific occupation or incapacity. Please see your Rules for more details regarding the Plan or contact OTAP if you require any additional information on this.

What retirement benefits can I receive from the Plan?

Not all Plans have the same benefit options, and these are typically determined by legislation and/or the Rules of the Plan. However, the types of benefits that are typically available include lump sums, which may extend to the full value of the Plan (Rules dependent) and annuities. Annuities can be for a specific term or linked to the earlier of your demise or the exhaustion of the Plan's assets.

Plans may also facilitate the payment of both a lump sum/s and annuities. Please refer to the Plan's specific Rules for the exact benefit options that are available to you.

The Plan's longevity

The assets held in the Plan could become depleted to a point that the total fees and charges may exceed the investment returns which could erode and ultimately exhaust the plan. This position could occur towards the end of the life of the Plan as a result of the benefits paid out exceeding the investment returns. Members may have the option of making additional contributions to restore the Plan value, switching to a lower cost Plan or where allowable cash in the Plan under triviality provisions. Members and their advisers should undertake regular reviews of the viability of their Plan.

Can I receive incapacity benefits from the Plan?

Incapacity is subject to prescribed terms, which may differ from Plan to Plan. Please refer to the Plan's specific Rules.



What are the death benefit options for the Plan?

The death benefit would be equal to the value of the assets of the Plan less any outstanding costs and such benefit would be paid in line with the Rules of the Plan and in consideration with your wishes, which could include payment to multiple Beneficiaries or the establishment of a new Pension or Trust for your Beneficiary/ies. Please refer to the Rules for your specific Plan for more information on the death benefit options that are available to you and the options that exist should you pass away before retirement.

Do my benefits get reviewed?

For Members who are resident in Guernsey and/or a Member of a Guernsey tax approved Plan, ongoing retirement benefits are typically reviewed by OTAP every 5 years where you are under the age of 75 and every 3 years thereafter. This review is done to keep the amount of benefit paid to you proportionate to the amount of funds held in the Plan and may result in an annual benefit falling. Benefits are not reviewed where the Plan is exempted by Guernsey Income Tax. Members should note that the taking of benefits may exhaust all the funds in their Plan, which would result in their benefits stopping and membership ceasing. For the exact details regarding benefit payments and whether they are subject to review, please contact OTAP.

Trivial commutation

For Guernsey residents or Members of an Approved Plan, Plans can be closed with a single benefit payment to the Member if they are under 50 years old and their Plan value is less than £15,000. For Members aged 50 or older, the Plan can be closed down if its value is less than £50,000.

Members should take note that triviality is subject to potential taxation in Guernsey where the Member is Guernsey resident or has been Guernsey resident.

Can I switch between Plans or Plan Options?

Switching from one Plan to another is possible but certain restrictions may apply and you should speak to your Adviser or contact us.

Can I take a loan from the Plan?

Loans may be permissible from the Plan and where such an option exists, they will be subject to specific limits and conditions. Please refer to the Rules of the Plan to get the exact details with regards to loans.

Who can I nominate as my Beneficiaries?

You may nominate Beneficiaries in the event of your death. The Beneficiaries may typically be your

spouse; dependent child or another dependent; any Beneficiary under your Will; or any other person selected by you in writing, including a Trust or an Approved Plan.

All listed Beneficiaries are provisional and contingent on their determination by the Licensees post death of the Member. Until such determination is made by the Licensees who have sole discretions, any listed Beneficiary has no right or claim on the Plan.

Please see the Plan's Rules as they will stipulate the parameters regarding beneficiary nominations.

Can I terminate and/or transfer out of the Plan?

Membership to the Plan is irrevocable and as such, membership will terminate when a) the Plan no longer has any funds in it, b) the Plan is transferred to another Scheme or c) on the Death of the Member.

Where a transfer out is requested, regulations require OTAP to assess the transfer and the risks to the Member. OTAP will never withhold a transfer unreasonably, but where such a transfer is found not to be in the Member's interest or where specific conditions apply to the existing Plan, that are not met by the proposed Plan, the Licensees may refuse to transfer your Membership.

Will the Plan fees be reviewed?

Fee reviews take place annually and you will be informed of any changes to the published fees in advance of any such change. The fees applicable to the Plan will depend on the product option you selected, and confirmation of these fees would have been provided in your Welcome Pack and on the Fee Schedule you signed at the point of application.

Other service providers, such as any Investment Managers, your Adviser or Custodian, may also review their fees from time to time, which could impact on the Plan.

Will the Plan change?

Legislation may require certain changes to the Plan, or we may choose to enhance the Plan, however, we will notify you if any changes are made.




How can I get a statement or valuation on the Plan?

You can contact us directly via our service team who will be able to provide this to you or you can request it via your Adviser if you have one appointed. You are also able to access the Plan's information online via our online service portal, which includes the value, contribution, benefit history and other pertinent information. To subscribe to this service, please contact us directly via the contact details on page 15.

Maintaining the Plan

USEFUL FORMS

The following useful forms can be obtained from our website or from your Financial Adviser, if applicable:

 Additional Contribution Form
 Nomination of Beneficiaries Form
 Benefit Application Form
 Member Directed Investment Approach Form
 Financial Adviser Selection Form
 Discretionary Investment Manager Selection
 Investment Transaction Form
 Changes to your Personal Details Form

SELECTING AN ADVISER

Should you have selected an Adviser, you can request to change the Adviser. However, OTAP will undertake a basic level of due diligence on the Adviser before we accept their selection and OTAP reserves the right to refuse the request.

UPDATING YOUR DETAILS

Regulations require us to update client information on a regular basis and we will contact you periodically to update or confirm certain information, such as your residential address and proof of identity. From an administration and service perspective, having your correct details is also vital so that we can service the Plan correctly, which includes meeting our regulatory obligations. Therefore, if any of your details change, please do inform us as soon as possible. You can find our Changes to your Personal Details Form [here](#) or above for this purpose.



STATEMENTS AND VALUATIONS

Please refer to the Questions and Answers above.

PREVENTION OF FRAUD

We operate 'call-back' procedures where we will call you directly to confirm critical requests, such as benefit requests, loans, and changes to your banking details etc. We also use two factor authentication for access to our online service portal.

Therefore, having your updated contact information is important. If you ever receive contact from OTAP and have any doubt over its authenticity, whether it be an email, a letter, or a call, please contact our Compliance Function immediately on +27 (0) 21 851 5584 or +44 (0) 3333 078888. The prevention of fraud is our collective responsibility.

DELIVERING SERVICE TO YOU

We aim to maintain high levels of service, however, if at any point you are unhappy with the service you receive from us, please let us know and your concerns will be dealt with in line with our Complaints Policy, which you can find at www.trustandpension.com.

If our final response is unsatisfactory, you may choose to refer the matter to the Financial Services Ombudsman for the Channel Islands. Please see their details below:

Email
Enquiries@ci-fo.org

Telephone
Guernsey: +44 (0) 1481 722218
International: +44 1534 748610

How to contact us

Where you have selected an Adviser, they are your first point of contact although you are welcome to contact us.

For all other Members, please contact OTAP using the relevant details provided here:

The Licensee and Plan Administrator

Overseas Trust & Pension Limited

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Guernsey, GY1 2JP

☎ +44 (0) 3333 078888

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