

# Group Savings Scheme

OUR GROUP SAVINGS SCHEME (GSS) IS THE PERFECT SOLUTION FOR EMPLOYERS LOOKING TO SET-UP A GROUP SAVINGS PLAN FOR THEIR EMPLOYEES.

# Introducing Ardan International's Group Savings Scheme (GSS)

GSS is the ideal way for Employers to offer their Employees an extremely flexible, portable and cost effective savings solution. And it's a solution that's backed up with 5-star customer service from a multiple award-winning, international provider.

With GSS, your Employees can create their own, highly-tailored portfolios, choosing from thousands of different investment options in up to 11 different currencies. Employees can hold multiple portfolios and they can view and monitor how their portfolios are performing securely, 24/7 through our portal.

We use the latest technology to take much of the administration strain, enabling us to offer very competitive ongoing charges and dealing fees.

Employees will also have peace of mind that their GSS can follow them if they move to another jurisdiction in the future, making it ideal for an internationally mobile workforce.

All of this is underpinned by 5-star customer service from Ardan International, the multiple award-winning offshore wealth platform that is part of IFGL. Whether you're establishing the scheme for savings or retirement reasons, employers can be re-assured that their savings scheme is administered by a group that looks after \$23billion assets over 216,000 customers world-wide.



# What does GSS offer?

The Ardan International platform will host and administer a group savings scheme held in the name of the Employer or a chosen professional trustee, depending on their needs.

Because our platform has been designed specifically for the international market, it's ideal for mobile expatriate Employees who want a safe and cost effective home for their investments under a single, convenient and flexible structure. And there is no limit to the number of Employees that can be linked to the GSS.

Here are some of the key benefits:

## MULTI-CURRENCY



GSS is available in 11 currencies and can allow Employees to invest in the one that best suits their individual needs. They can switch currencies at the touch of a button and at no cost and make payments in any freely tradeable currency without incurring expensive currency-exchange costs.

## VARIETY



GSS allows access to thousands of investments meaning there are options for all risk appetites.

## PORTABILITY



Employees can take their GSS wherever they go. It is a truly portable solution designed for internationally mobile individuals allowing them to take control from anywhere in the world, even when they leave their employment.

## ONLINE PRESENCE



GSS is an online international wealth platform, meaning Employees can log in and access their portfolio whenever, and from wherever they choose. There's no need for paper statements or valuations.

## COST EFFECTIVE



The GSS has an extremely competitive ongoing charge and a small dealing charge, which applies when Employees place deals in any of the available funds.





## Who administers the scheme?

Ardan International provides the platform through which the Employers' chosen scheme administrator can maintain and administer the GSS. This gives Employers the freedom and flexibility to provide a unique solution for their Employees.

The chosen Scheme Administrator is in full control of the day-to-day administration of the GSS, providing Employees with the reassurance that their personal details are still managed by their Employer.

GSS offers access to thousands of different assets and asset types, giving Employers the freedom to create a range of investment opportunities that compliments their chosen risk spectrum. It also allows the creation of a completely bespoke portfolio of investment options, enhancing their investing experience. We put the control firmly in the appointed trustees' hands by allowing them to select their own investments. The GSS also offers the flexibility to appoint an investment professional to act on behalf of the Employer, providing the technical oversight and duty of care required to safely navigate stock markets around the globe.

Appointed Investment Advisers can have access to a variety of different assets and asset types, including Model Portfolios. They can also create Model Portfolios, which offer employees a tailored investment experience.

The scheme rules are decided by the Employer. Ardan will work with them to ensure those rules and parameters are correct from the start of the GSS journey and help ensure that it meets the needs of Employers and Employees from day 1.

And once the plan is established, our team of administrators are on hand to help Employees plan for a happy and comfortable future.

**AKG**  
★★★★★  
5 Stars for Service

# Putting you in control

Employers can nominate their own Scheme Administrators who will access the GSS through their own dedicated and secure portal. Scheme Administrators can:

- add Employees to, and remove Employees from the scheme
- manage payments, Employee contributions and investment options
- authorise various online transactions.

Each Employee will be set up with their own individual portfolio that they can access securely online. They can set up as many portfolios as they require, giving them flexibility to manage multiple separate savings pots.

Setting up new or additional members is simple and takes only a few minutes.

The Scheme Administrator or appointed Investment Adviser is responsible for placing deals within the Employees' portfolios.

The platform is secure. We use multi-factor authentication to make sure the Employers' and Employees' experience is a safe one.



# Payments

Payments can be made in a variety of ways. Employers have the choice to make monthly, quarterly, half-yearly, yearly and ad-hoc payments into the scheme.

With GSS Employees can choose to make additional payments via salary sacrifice.

Employees can also transfer in assets or money from other schemes.

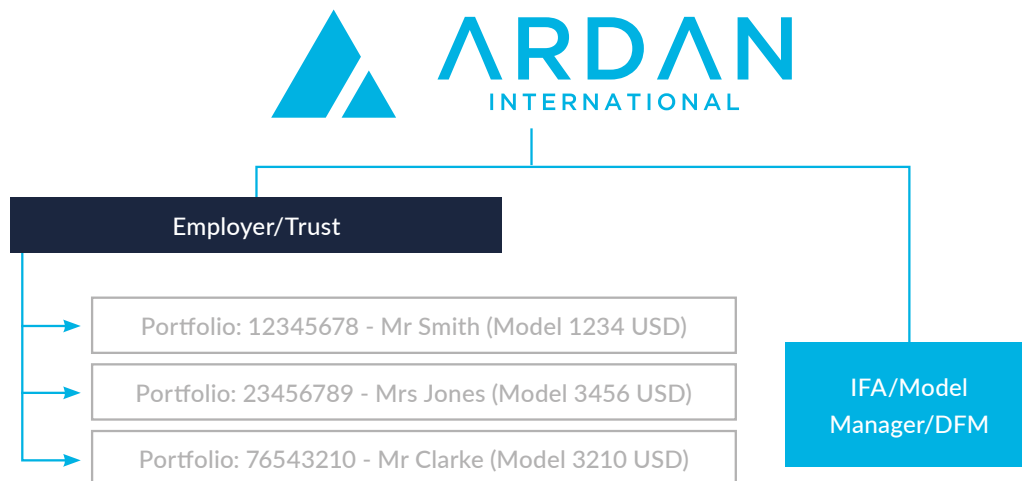
There is no minimum payment applied to an Employee portfolio, so Employers can contribute as much or as little as they choose. GSS also accepts one-off payments from the Employer into individual or multiple portfolios at any time.

When an Employee decides to leave the scheme, the Employer simply contacts Ardan International. The Employer may choose to issue a withdrawal instruction so that the leaving Employee can withdraw their money, or the investment can remain in the GSS and the ex-Employee will continue to have access to their portfolio. In this situation the Employer will be required to transfer ownership of the specific portfolio(s) to the ex-Employee.

# How does GSS work?

The account holder of the scheme is the Employer or chosen professional trustee, not the individual Employee.

Each Employee has their own portfolio, where their adviser can buy and sell from the available investment options.



Employees can have multiple portfolios, allowing them to maintain segregated savings pots or to hold different investments in each.

Employers and Employees can also take comfort that the GSS is held on the award-winning\* Ardan International platform.

## Segregation of your money

GSS allows for each Employee to hold a segregated portfolio within the scheme, meaning each Employee has access to their own portfolio and can direct their investment choices independently.

Each portfolio will provide a detailed transaction history and segregated valuation of investments held for each Employee so they can review their historic and recent transaction records should they need to.

All assets are held via a nominee company and client monies are held in segregated client accounts. In the unlikely event Ardan was to fail, client assets cannot be used by liquidators to repay the creditors of Ardan. Client assets are never co-mingled with the assets of Ardan.

**Ardan is independently audited (by PwC) as well as being obliged to regularly report to the Isle of Man Financial Services Authority (IOMFSA) to demonstrate compliance and complete reconciliation of the holdings registered to Ardan Nominees Limited.**

\*Ardan has won the Best International Platform award at the International Investment Awards in 2023, 2022, 2021, 2020, 2018 and 2017.

# Charges

- ✔ Our pricing structure is flexible, clear and transparent, ensuring the charges are always easy to understand.
- ✔ There is a simple ongoing charge, which is based on the value of the Employee's portfolio.
- ✔ A dealing charge applies every time Employees change the investment composition of their portfolio
- ✔ A banking charge applies every time we transfer money back to the employer or employee.
- ✔ Should one of your Employees wish to leave the scheme, then there are no early exit or cancellation charges. There are no withdrawal charges either.

# Investment access

GSS offers links to a wide variety of investment options. Employees can switch investments as many times and as often as they like, subject to a small dealing charge.

Access to investments is on an 'Open Architecture' basis which means they have access to thousands of assets, from mutual funds to exchange traded assets and securities.

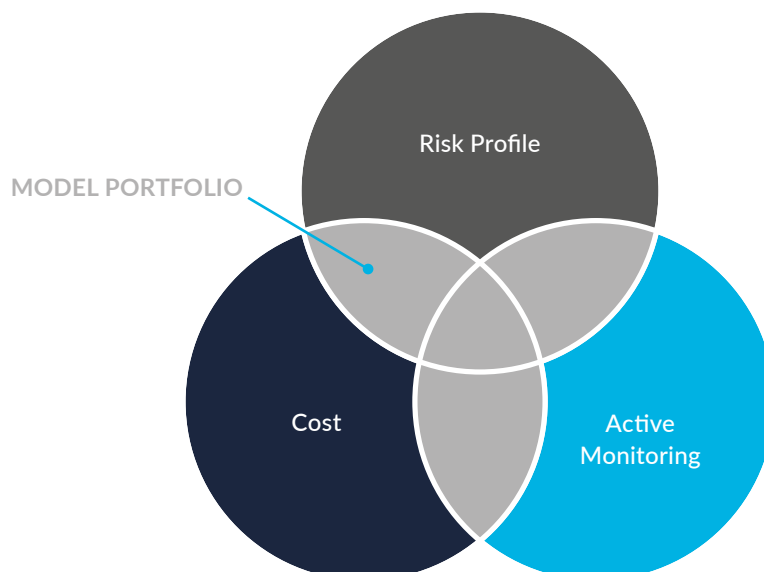
Ardan International also provide access to a number of Model Portfolios managed by some of the largest Fund Managers in the world.

There are a broad range of Model Portfolios available on GSS, each built to deliver a particular level of return based on the Portfolio's stated risk profile.

Model Portfolios help diversify risk by spreading the investment across a large number of assets and asset types, which means they are generally protected from significant movement in one particular asset. Model Portfolios are regularly monitored by the Model Manager to optimise performance and keep the portfolio in line with its objectives.

Alternatively, Employers can create their own unique Model Portfolios that suit their own requirements, working in conjunction with the appointed Investment Adviser.

Whichever route works best, we can help create a truly bespoke solution that meets the needs of Employers and their Employees.



# About us

The Ardan International wealth management platform launched in 2013. It was designed specifically for international financial advisers and their investors. It is a truly multi-currency platform, making it an ideal choice for internationally mobile investors.

Our expertise is backed up with a string of industry awards: we have been named best international platform by International Investment 7 times in the last 8 years.



## Part of International Financial Group Limited (IFGL)

In 2016 we became part of IFGL. Other members of IFGL include RL360, RL360° Services, Friends Provident International, IFGL Pensions and IFGL DIFC.

IFGL provides investment, savings and protection solutions to international investors around the world, with 216,000 customers, USD23 billion assets under administration and employs 570 staff.

IFGL has a B+ financial strength rating from independent actuaries AKG, the joint highest rating of any international life group.

## Why Isle of Man?

Ardan International is based on and regulated from the Isle of Man. With an Aa3 sovereign rating from Moody's, coveted OECD white list status and recognised by the IMF as a well-regulated offshore finance centre of excellence, the Isle of Man is now a leading choice for international financial services.

## How do we proceed?

If you want to know more about Ardan's Group Savings Scheme, please contact your financial adviser.