

Group Savings Scheme at a glance

The Ardan International Platform offers the facility to administer a Group Savings Scheme (GSS) held in the name of the Employer or chosen Professional Trustee. The platform offers a secure digital home for employee savings, allowing access to thousands of investment options in any of 11 available currencies.

Ownership

The account holder of the scheme is the employer or chosen professional trustee scheme.

Segregation

The Ardan International Platform allows for each employee to hold a segregated portfolio within the scheme. Each portfolio will provide a detailed transaction history and segregated valuation of assets held for each employee. The platform also allows for the construction of multiple portfolios within each employee portfolio, offering a variety of strategies to be managed at any given time.

Investment Options

Each employee of the scheme can choose a Model Portfolio, managed by the appointed Financial Adviser of the scheme. Model Portfolios offer a uniquely tailored investment experience, which can be constructed in a way to best suit your attitude to risk. Model Portfolios also offer a broader exposure to a variety of different sectors, countries, currencies and risk profiles. The Model Portfolio approach also allows for a fully flexible charging structure, as well as user-defined tolerances and rebalancing frequencies.

Security

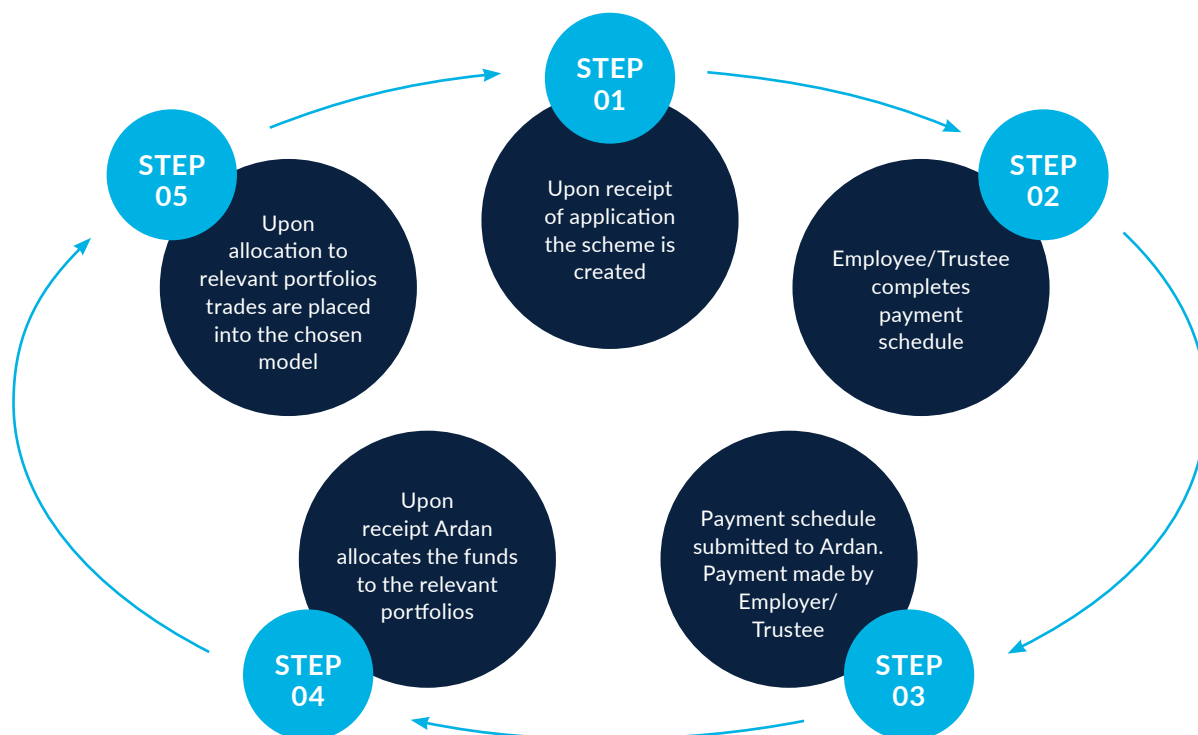
Ardan is regulated by the Isle of Man Financial Services Authority. Investments and monies are safeguarded by Ardan Nominees Limited in line with best global practices and the stringent rules and guidelines of the Isle of Man Financial Services Authority.

Ardan utilise the services of Citibank, who look after the custody of the assets linked to the GSS. Citi is one of the largest institutional custodians in the world, with over \$28 trillion assets under custody. Citi maintain trading floors in approximately 80 markets, clearing and custody networks in 63 markets and connections with 400 clearing systems. Citi maintain one of the largest global financial infrastructures and facilitate approximately \$4 trillion of flows on average a day.

Ardan is part of International Financial Group Limited (IFGL) with assets under management of over \$23bn.

Process

Establishing the Ardan GSS could not be simpler:



FAQs

Q: How are contributions made?

A: The employer makes a bulk payment directly to Ardan Nominees account held with Citibank. The payment includes all contributions for all scheme members, along with a schedule confirming the amounts to be allocated to each employee portfolio. Ardan then applies the payment across each member's portfolio

Q: How often can payments be made?

A: Payments to the scheme can be made monthly, quarterly, half-yearly, annually

Q: Which currencies are available?

A: There are 11 available currencies USD, EUR, GBP, CHF, JPY, SGD, HKD, AUD, AED, CAD and ZAR available in the same scheme

Q: Is it possible to make a lump-sum payment?

A: Yes. An employer may wish to make a single payment to any employee portfolio at any time by adding the amount to the payment schedule.

Q: What happens when an employee leaves the scheme?

A: The Employer/Trustee has the choice to submit a withdrawal instruction to Ardan to encash the employee's portfolio at any time.

Q: Can an employee linked to Group Savings Scheme send payments directly to Ardan?

A: Contributions to the scheme must be made by the employer or trustee, additional employee contributions must be funded by salary sacrifice to form part of the employer contribution.

Q: Can new joiners be added to the scheme?

A: Yes. A new joiner can be added to the scheme at any time by adding the employee to the next payment schedule.

Q: Are there any restrictions on the number of members in a Group Personal Pension Scheme?

A: No. There is no minimum or maximum number of scheme members.

Q: Can an employee view their portfolio online?

A: Yes when agreed by the employer/trustee. If required an employee may be granted online access to their individual portfolio.

Q: Are there any exit charges to leave the scheme?

A: There are no exit penalties to leave the scheme. A £5 (or currency equivalent) charge is applied for each payment back to the employer.

Application Documentation

- Corporate Application Form/Trust Application Form & Pricing Schedule
- Corporate Due Diligence certified (as per below)
 - Certificate of Incorporation
 - Memorandum & Articles of Association
 - Share register/ Director register & company signatory List
 - ID & VORA for any shareholder who holds 25% or more of the issued share capital – if this is a company, we will require the above due diligence on the company structure, until we reach the ultimate beneficial owners, who must be an individual
 - ID & VORA on all signatories and at least 2 company directors