



# HOW TO PREPARE THE FUTURE?

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# INTRODUCTION

1. INDIVIDUAL PENSION
2. GROUP PENSION

### INTRODUCTION

WHY: KEEP YOUR LIFESTYLE

HOW: it should be owner's principal residence

Real estate investment

Life/Retirement / pension product

WHEN: SNOWBALL EFFECT=> AGE / DURATION

### LIFE INVESTMENT

Example:

- 10,000 lump sum
- 2% interest
- After 2 years: 10404 – after 20 years 14,860

### REGULAR INVESTMENT

Example:

- 1,000 regular contribution
- 2% compound interest
- After 10 years: 132,820 (120,000 capital + 32,820 interest)



# INDIVIDUAL PLAN

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## INDIVIDUAL SAVING

### ▶ PLAN FREE AMOUNT OF CONTRIBUTIONS

- ▶ POSSIBLE SUSPENSION OF CONTRIBUTIONS
- ▶ WITHDRAWALS BEFORE RETIREMENT AGE
- ▶ OFFSHORE PLAN / LOCAL PLAN

## INDIVIDUAL PENSION PLAN

- ▶ FLAT AMOUNT OF CONTRIBUTIONS
- ▶ NO SUSPENSION / PENALTIES
- ▶ WITHDRAWALS AT THE RETIREMENT AGE
- ▶ LOCAL LEGISLATION / TAX



# GROUP PLAN

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# CLASSIC GROUP PLAN

- ▶ EMPLOYER SUBSCRIPTION
- ▶ FLAT EMPLOYER/EMPLOYEE CONTRIBUTIONS
- ▶ WITHDRAWALS AT THE RETIREMENT AGE
- ▶ VESTING APPLICABLE OR NOT
- ▶ ONE PLAN PER EMPLOYER
- ▶ INVESTMENT PROFILE INITIALLY SELECTED

AVERAGE  
SUBSCRIPTI  
ON AGE: 45



# YACHTING PLAN

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# SPECIFIC PLAN FOR YACHTIES

- ▶ EMPLOYER SUBSCRIPTION
- ▶ FREE AMOUNT OF CONTRIBUTIONS / MODIFICATION
- ▶ FREE SPLIT BETWEEN EMPLOYER/EMPLOYEE CONTRIBUTIONS
- ▶ VOLUNTARY CONTRIBUTIONS AVAILABLE (CASE BY CASE)
- ▶ WITHDRAWALS AT THE RETIREMENT AGE OR BEFORE IF NECESSARY (55 ENIM)
- ▶ TAX TREATMENT DEPENDING ON THE COUNTRY OF RESIDENCE AT THE DATE OF WITHDRAWAL

# SPECIFIC PLAN FOR YACHTIES

- ✓ EMPLOYEE CAN KEEP HIS PLAN WHATEVER THE EMPLOYER
- ✓ EMPLOYEE CAN MANAGE DIRECTLY HIS INVESTMENT PROFILE (CONSERVATIVE, BALANCED, DYNAMIC) FREE (4/YEAR)
- ✓ COMPLIANT WITH LEGISLATIONS (FRENCH OR OTHER)
  - EMPLOYEE WILL LEAVE THE INDUSTRY (TEMP CREW)
  - FINANCIAL DISTRESS
  - FAMILY PROBLEM
- ✓ ATTRACTIVE FEES
- ✓ DUE DILIGENCE SIMPLIFIED (WITH PAYROLL)
- THIS TYPE OF PENSION PLAN OFFERED BY AN EMPLOYER OR A PAYROLL BECOME A TOOL OF CREW RETENTION



MORE INFORMATION



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THANK YOU