



Isle of Man Workplace Pension  
a pension like no other.

a pension that makes life easy for you  
and works for your employees

## It's time for something different

We'd like to introduce you to the Isle of Man Workplace Pension.

It's a pension that will give your employees security, flexibility and a new standard of transparency not previously seen in the local pensions industry.

We are Moore Stephens Retirement Solutions Limited ("Moore Stephens") and we'd like to be your pension provider.

We will help you provide a pension plan for your employees that's easy for them to understand and easy for you to maintain.

[Our low charges ensure that more of the members' money remains their money.](#)

## Our pedigree

We're new to the local pensions market but we're not new to pensions. Moore Stephens is run by qualified professionals with years of experience working in the industry. We are registered with the Isle of Man Financial Services Authority as a Professional Retirement Benefits Schemes Administrator.

Moore Stephens is a local company with a global reach, providing pension services to local employers as well as to multi-national companies headquartered across the globe - names like HSBC, Standard Bank and MasterCard.

We're part of Moore Stephens Isle of Man who are a member firm of Moore Stephens International Limited, a UK registered company with roots that go back for more than 100 years. Moore Stephens International Limited is regarded as one of the world's leading accounting and consulting networks which comprises 300 independent firms with 657 member and correspondent offices located in 106 countries and employing some 27,500 people.



## Why choose Moore Stephens?

- we're a trusted partner to all our clients with an experienced and stable team;
- we preserve more of our members' money by not bombarding them with countless fees and charges;
- we make your life easier, reducing your administration burden with the latest technology via our fully interactive website;
- we provide a choice of investment funds independently managed by reputable, globally recognised fund managers;
- we keep things simple and transparent making it easier for you to communicate scheme details to your employees; and
- our Isle of Man Workplace Pension brings unparalleled standards of service and integrity to the local pensions market.

## Moore Stephens offer our clients...



## A full-service pension scheme

From the outset a successful pension scheme needs employee buy-in. To put your plan in place we'll assist with each step of the implementation.

We take ownership of all regular communication related to your pension scheme membership, freeing up your time to focus on running your business.

Members can find scheme related information on the member website where you can also find details of your scheme contributions, investment funds and utilisation reports.

[We set the standards, others will follow.](#)

## A transparent charging structure

Isle of Man Workplace Pension costs:

Annual trustee and administration charge	0.75% of AUM (Assets Under Management)
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- 100% of contributions invested;
- external investment fund manager fees at 'wholesale' rates;
- minimum scheme fee of just £500 per annum; and
- scheme fees can be settled either by monthly invoice to your company or by unit deduction from member accounts.

[Moore Stephens. Clean, simple and transparent](#)



## By not overpaying on fees your pension pot will be worth more

All service providers need to charge fees to stay in business, what's important though is that they are fair.

Whether you pay the scheme fees or they're passed on to the members, ultimately someone has to pay for the running of your plan.

We strongly believe that transparency is the most important thing in the provision of any service, and especially in financial services. Now we're bringing this approach to pensions.

By dealing direct with fund managers and by using only institutional class funds we ensure investment charges are kept low.

[We like to keep things simple, we're proud to be different.](#)

## How do we keep the costs down?

Moore Stephens has a simple and efficient administration system which helps maximise pension returns for our members. Making our processes lean and efficient and by using the latest technology means we keep costs down.

By providing members with access to a range of institutional class funds at wholesale rates we help maximise their investment returns and ultimately the size of their retirement pot.

Having the systems and the knowledge to offer all services in-house means we don't need to outsource, keeping the number of parties involved in your pension to a minimum.

By working smarter we keep costs down, while always maintaining the excellent quality of service you'd expect of us.



## Fund options

With the Isle of Man Workplace Pension we give members access to a range of funds from the leading fund managers, including BlackRock, Insight, PIMCO, Invesco and MFS Investments.

The funds available give members exposure to UK, USA, European and Global markets, and have risk profiles to suit members' investment appetites from lower, medium and higher risk categories. For those individuals who don't want to make individual investment selections we offer a choice of three investment portfolios.

The Cautious, Balanced and Adventurous Portfolios are made up of a selection of funds weighted to suit particular risk profiles, with Cautious having a higher proportion of liquidity and bond funds than equity funds, Balanced having a similar selection of funds but with less liquidity and bonds funds and more equity funds and finally the Adventurous which has more of a weighting in equity funds.

So whatever your attitude to investment risk/returns there's an option to suit, choose the flexibility of Self-Direct or choose the simpler option of a Portfolio, designed to offer diversification to the less confident investor who doesn't want to make individual fund choices.

## We're better because

We invest your and your employees' money to get the most value for your investment.

We pool the contributions of all of our members and invest these into the selected funds. That way we're able to obtain 'wholesale' rates, the full benefit of which is passed directly to the members.

Future investment returns can never be guaranteed but by making sure that you only pay for the things that add value to your pension pot there will be more money for retirement benefits.

The selection of funds available in the Isle of Man Workplace Pension has been compiled by our sister company Moore Stephens Financial Services Limited who monitor them continuously to ensure they remain appropriate for our members.

*Your future, our history. It's your choice.*



## Extra features you can add

You can benefit from our diversity, we have sister companies in our group that can provide additional services to complement your pension.

Services include:

- outsourced payroll administration;
- accountancy;
- tax and VAT support;
- HR and compliance outsourcing;
- investment advice\*; and
- employer and employee insurances\*\*.



## Easy auto enrolment

For clients using Moore Stephens outsourced payroll administration service it gets even easier. We are able to offer full management of your enrolment process by utilising our auto enrolment feature.

- we'll let you know who needs to be enrolled when they become eligible;
- we handle the paperwork directly with your employees, making sure your data is fully compliant;
- we provide you with a detailed contribution schedule each month, all you need to do is check the amounts and make the payment; and
- we'll keep a record of employees who opt not to join and let you know if they change their minds.

Auto enrolment isn't a requirement in the Isle of Man yet but why not reach for that standard now?

## The way we do business

Our business is based on three core principles:

- Integrity:** As the scheme trustee we take our responsibilities seriously, priding ourselves on delivering the best levels of service to you and your employees.
- Transparency:** With no hidden fees or complicated investment choices, no tricks or side deals to generate commission you and your employees see exactly what's being charged.
- Simplicity:** Pensions don't need to be complicated. Keeping things simple and easy to understand for you and your employees makes monitoring your pension easy and free of any fuss.

Each of our clients are important to us, our relationships are personal.

## Moore Stephens Retirement Solutions

You've read what we have to say; we appreciate it.

We'd like to work with you to help you give your employees a pension you can be proud of, a pension that's not going to create extra administration for you.

If this sounds like a solution you'd like to explore then give us a call on +44 (0)1624 697240.

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