

The Menhir Retirement Annuity Trust is a private pension scheme approved under Sections 150 and 157A of the Income Tax (Guernsey) Law 1975. The Trustees are Guernsey Trust Company Limited. GTC is a fully licensed fiduciary services company owned by Collas Crill, one of the leading law firms in the Channel Islands. GTC was established in 1988 and provides a wide range of Trust & Company formation and administration services. Its staff and management include professionally qualified advocates, chartered accountants, chartered secretaries and STEP qualified personnel. GTC is independent of any other service providers and is therefore able to work with the broadest range of banking, investment and other professionals.

ADVANTAGES TO THE EMPLOYER

- attractive benefit which forms key part of today's remuneration package
- boosts staff morale and improves staff retention
- simple and cost effective to administer
- white labelled website provided exclusively to employer
- access to staff details only available to nominated individuals to maintain confidentiality
- no additional staff resource required
- flexible contribution rate
- audit trail and full reporting
- member documentation automatically generated
- no minimum so can be offered to all staff

ADVANTAGES TO THE EMPLOYEE

- No minimum investment
- Flexible contributions - you can change monthly payments or add lump sums
- Full transparency on costs and no hidden charges - there is simply a £250 set-up charge plus £175 per annum fixed fee
- There are no upfront commissions, no costly insurance wrappers and all contributions are fully invested
- Risk-based strategies managed by experienced professionals remove the need to constantly review your investments
- All underlying investment managers are subject to a rigorous selection process and are independent of the Trustee
- Access to investments that are usually beyond normal reach due to high minimums
- 24/7 on-line access to individual valuations and links to investment fund fact sheets

Management of the underlying assets is key to the end value of the Member's retirement pot. A key feature of this RAT is its aim to support the local investment community by using Guernsey-based teams who are accountable and available to their investors. Each investment fund is actively managed by experts with excellent long-term performance track records, strong investment processes and ample resources in terms of the team and financial backing.

NB. The lifespan of a member of a RAT and the investment performance of the assets held in a RAT are impossible to predict. As a result, once a member has started to draw down benefits from the RAT and depending on the level of benefits paid, the assets may be exhausted before the death of the member.



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