

ARX

ARX Retirement Savings Plan



Plan the 'ARX' way

The ARX Retirement Savings Plan (ARX) provides a solution to save for your retirement goals, in hard currency, offshore from your home country, while aiming to give you financial security in the years that you need them most and ensuring a legacy onward to your loved ones.

The Plan is a personal pension plan approved under section 50B of the Isle of Man Income Tax Act, 1970. ARX has been created with the unique needs and desired outcomes of South African investors in mind, a solution built for you.

Protect your wealth today, create financial independence for tomorrow.

The Plan

Why Use ARX

Parties to the plan

Key Features & Benefits

A Powerful Alliance

Investment Partnership

Save for Your Family's Future

Get Advice





Why use ARX?

Whilst International pension products have become more widely accepted across the globe as much needed solution towards addressing retirement goals, pension products have not evolved to better suit the changing needs of peoples lives as they become more globally mobile, want to diversify their wealth abroad and require flexibility and security of their assets.

ARX is the natural evolution of Retirement Planning

- World class pension jurisdiction and trusted fiduciary partner with a successful track record
- Seamless digital on-boarding of new clients, completely paperless
- International plans promote global mobility and a freedom of where and when to retire
- ARX Lifestyle, a partnered scheme caters for flexibility and access at any age should a life event occur
- Income is exempt from taxation in Isle of Man
- ARX can recieve cash savings, the transfers of securities and assignment of policies
- Competitively priced cost structure
- A professional investment manager guiding your investments in the plan
- Online visibility and professional reporting on your plan's investments

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Key features of ARX making it robust for South Africans

1 – Its purpose is to provide retirement benefits and allow members to save enough for retirement. South Africans can contribute using their annual allowances or with assets already held overseas

2 - On reaching age 50, the member is entitled to benefit from ARX. Benefit payments can be tax efficient for South Africans and benefits can be paid anywhere globally

3 - ARX is written under trust, with a Corporate Trustee and Administrator, registered with the Isle of Man Financial Services Authority, providing full protection from claims on personal wealth.

4 – ARX is not influenced by South African laws and the geo-political risk that stems from changes to those laws

5 – The pension trustee has full discretion to determine when a benefit is paid, this includes on the death of the member, although they can be guided by the member’s ‘Expression of wishes’ so loved ones can attain financial independence

The parties to the plan



You are the member,
you can make
contributions and
receive benefit
payments.

Your Adviser

Is a regulated FSP, your adviser can help you decide if the plan is suitable for your needs

The Pension

"Atla Retirement Solutions Limited acts as the Administrator of the Plan and Tynwald Pensions Limited acting as the Trustee

Investment Vehicle

A policy provided by Hansard Worldwide, a division of Hansard Global, a FTSE listed company

Investment Manager

Evelyn Partners is an FCA regulated, UK based discretionary fund manager

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Low entry point of 100 000 (£, \$, €)

ARX holds international portfolio bonds registered in world class financial jurisdictions

You can add more funds to the plan to continue your journey to meeting your retirement goals

All income and growth in the plan roll up free of taxation whilst you are invested

Ability to put proceeds into a new ARX retirement plan for inter-generational wealth planning

A superior level of asset protection from creditors

Pass your assets onward to your loved ones without probate

The plan can be denominated in £, \$ or €

You wont have to pay situs tax on UK and US owned assets

Access your retirement benefits from as early as age 50 and before age 75 as you see fit

Death benefits can be paid to dependents and beneficiaries

Accessibility granted prior to age 50 based on life events that impact you financially

Assets are safeguarded against adverse policy changes impacting South Africa

Key Features and Benefits



A Powerful Alliance

A success factor is the strong partnership of International market leaders that provide a world class level of experience and expertise

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ATLA Retirement Solutions Ltd

A leading provider International Personal Pensions, the Isle of Man business boasts an exemplary track record of successfully administering retirement plans, the firm has a strong alignment to guiding clients through complex financial affairs with the belief that creating and protecting wealth is of the utmost importance. ATLA continue to introduce, administer and operate robust retirement solutions for citizens across the globe.



Hansard Worldwide Ltd

Forms part of the FTSE listed Hansard Group Plc, benefiting from the international groups insurance and technological expertise. The Isle of Man firm is a market leading digital platform, with \$1 billion of assets under management for clients across the globe. The business strives to provide clients with flexibility and investment choice, the platform has over 170 mutual funds available as well as access to discretionary fund managers.



Evelyn Partners

The UK's leading portfolio management services, managing in excess of £50 billion in assets for private clients, institutions and global pension funds. Evelyn Partners has an incredible 186 years of experience providing bespoke discretionary management services. The service inspires their philosophy which is to 'place the power of good advice into more hands

A Strategic Investment Partnership

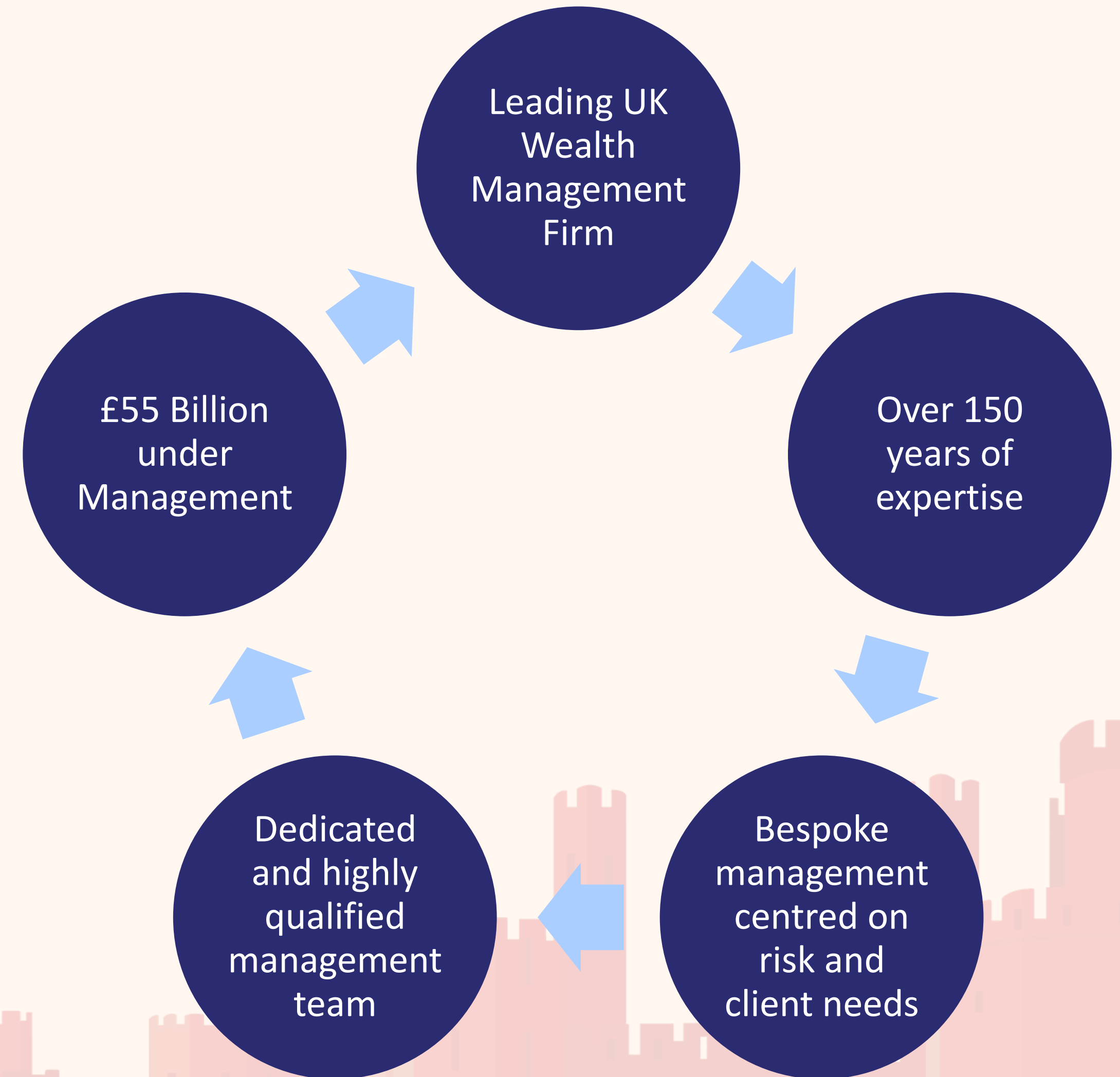
A partnership has been established with Evelyn Partners, a leader in discretionary investment management and wealth creation strategies.

The firm boasts an impressive global footprint, 186 years of experience and expertise, with the most qualified investment analysts and award winning management teams.

Evelyns' investment approach, centred around the client, aims to preserve and grow the real value of client's capital through time.

As an insitutional partner, Evelyn provide a robust managed solution where they are accountable for the process, allocation of assets and on-going management of Investment. The objectives and associated risk profile will be set by the client.

Evelyn will either incorporate one of five model portfolios centred around the associated risk that suits the clients needs or will bespoke design a portfolio based on the unique needs of clients and will be aligned to one of seven risk adjusted strategies.



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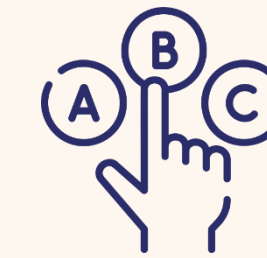
Investment Partnership

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Contributions are not tax deductible, however they do not attract donations tax



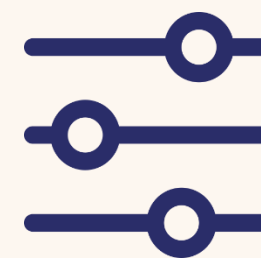
Choosing the pension payment allows the member to reduce their tax liability, speak to your adviser about the most appropriate method



Investments grow free from taxation whilst in the retirement plan, providing an effective solution to meeting retirement goals



On death of the member, pension assets and payments to beneficiaries do not form part of the estate



The member controls the tax payable on pension payments, the contribution can be returned at retirement free from taxation



Beneficiaries might pay tax depending on the tax laws of the country that they reside in



Speak to a Professional Adviser

ARX provides a key solution to a South African planning for retirement, it is important that you obtain financial advice that is unique to your circumstances and financial situation. Ensure your adviser is well positioned to advise you on the suitability of ARX and provide recommendations aligned with your financial goals.

The Plan

Email: arx@atla.im
Tel: +44 1624 777402
Web: www.atla.im

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IMPORTANT INFORMATION | This document has been prepared for the assistance of clients considering creating an International Personal Pension Plan in the Isle of Man. It is not intended to be comprehensive in its scope and it is highly recommended that a client seek both legal / tax advice (as may be appropriate) prior to the establishment of an International Personal Pension Plan and with any proposed transfer of assets.

ARX Retirement Savings Plan is an International Retirement Benefit Scheme complying with the requirements and regulations of the Retirement Benefit Schemes Act, 2000. The scheme is approved by the Isle of Man Assessor of Income Tax as exempt from tax under section 50B of the Income Tax Act, 1970.

Pension Services are only provided by Atla Retirement Solutions Limited and its wholly owned subsidiary Tynwald Pensions Limited. Atla Retirement Solutions Limited is registered with the Isle of Man Financial Services Authority as a professional Retirement Benefits Schemes Administrator (RA001).

