



PANTHERA

International Pension Solutions

SIIP a Pension for
International Executives.



The complete financial solution. Not just a savings fund.

International pension schemes are often nothing more than offshore savings funds.

SELF INVESTED INTERNATIONAL PENSIONS (SIIP) is much more.

SIIP allows all your worldwide assets – from stocks and bonds to property and works of art - to be consolidated into a single tax-efficient structure.


We create a separate fund for each individual employer sponsored pension plan. This gives unique flexibility and control for both expatriate investor and their employers.

SIIP provides asset protection, and tax-effective estate planning opportunities.

PANTHERA INTERNATIONAL PENSIONS SOLUTIONS (PIPS) doesn't offer investment advice but, by separate negotiation, our Trustees can provide portfolio analysis reviews. We do have a pre-approved panel of banks and fund managers but you are free to select your own fund manager (subject to approval).

As a **SIIP** member, you and your employer can make both lump sum and regular contributions to your account. Your account can be denominated in any major convertible currency.

Our pension plans are readily portable from company to company, country to country.



You're in safe hands with PIPS.

SIIP is a pension fund with impeccable credentials, and an impressive heritage. It is sponsored and developed by PIPS (Panthera International Pension Solutions) and is managed by Equity Trust in Singapore.

PIPS is a joint venture established by Clariden Beteiligungen AG and Equity Trust. It specialises in the design of financial planning products for the international expatriate community.

Clariden Beteiligungen AG is a sister company of Clariden Bank, which is a Credit Suisse Group company providing private banking services including asset management (referred to as Clariden).

Credit Suisse is one of the world's largest banking groups, with assets under management of over £538 billion.

Equity Trust was established in 1970 as an affiliate of a Dutch law firm and has pioneered the role of the modern trust company in the Netherlands. Over the last thirty-five years the company has grown quickly – organically and through acquisition – creating a truly global independent trust provider. Today Equity Trust is the world's leading trust and fiduciary services group supporting high net worth individuals, corporations and intermediaries all over the world.

When you place your wealth in someone's hands you need confidence. These are established institutions you can trust.

The investment choice is yours.

We can hold assets in the following categories:

Stocks, bonds, alternative investments & deposits etc.	held directly and managed by an existing or approved fund manager
Life policies	held directly
Private equity	held in a separate, wholly-owned offshore company
Real estate (residential/commercial)	held in a separate, wholly-owned offshore company
Stock options	held directly and placed in the custody of a fund manager
Private equity options	held in a separate, wholly-owned offshore company
Works of art	held indirectly through a separate, wholly-owned offshore company

We provide quarterly reports of your fund as well as an annual set of accounts.

Making the most of your tax position.

To maximise potential tax efficiency, your **SIIP** fund will be based in Singapore. **SIIP** is not subject to either capital gains or income tax in this jurisdiction. If you are an expatriate returning home, setting up your retirement investment scheme correctly can offer distinct tax advantages. Different advantages apply in different countries (please see tax notes) and we recommend that you seek proper tax advice. If you do not have an advisor, we can provide you with a number of alternatives.

Class distinction

You can be either an 'Allocated' or 'Discretionary' member of **SIIP**. As an Allocated Class member you have a defined interest or entitlement within **SIIP**. As a Discretionary Class member you have a right to be considered but you don't have a defined interest or entitlement within **SIIP**. This may be useful if you are domiciled in a country that levies estate duty.

Drawing your pension

Your **SIIP** is designed to provide for your retirement. There is no minimum retirement age, each **SIIP** can be tailored to suit either the employee and or employer. You have the choice of drawing down your assets as either a lump sum/s or as regular payments.

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