

# €uvest

An Alexander Beard Group Product



**alexander beard**  
France (SAS)



## Welcome to €uvest

### Managing your UK pension funds....

For British people living in France and French people returning to France who have left pension funds in the UK, the inability to transfer this funds to France into local pension plans such as PERPS has become a growing frustration, leading many to consider more expensive 'offshore' ROPS plans through jurisdictions such as Isle of Man, Malta and Guernsey.

The experienced team at Alexander Beard France have a solution to this dilemma; a Euro denominated pension plan called €UVEST.

### The benefits of €uvest

- An option for your fund to remain under UK rules.
- Your pension funds can be invested in Euros to remove the risk to your retirement income of future currency exchange fluctuations.
- Investment advice from our French based regulated team.
- The capital is managed by a range of leading fund managers.
- Low management charges.
- You have access to your account online 24/7.
- Pension income can be paid in Euros.

*"Thanks again for your service. We appreciate your straightforward answers and honesty, and look forward to working with you to insure financial security for our retirement"*

*Catherine Wimpey*

*Client of Alexander Beard Global Services Ltd - 17.08.2013*



## Frequently Asked Questions...

When considering the launch of this product we had a number of considerations:

- **What are the alternatives?**  
The only other alternative to remaining in your present UK pension arrangement, may be an offshore ROPS product in the Channel Islands, Isle of Man or Malta.
- **Would it be better for me to remain in a UK pension in the event that a French pension product becomes available in the future?**  
€UVEST remains under UK qualifying rules, but if a French ROPS approved pension plan becomes available you will still be able to transfer.
- **Are the costs and charges competitive?**  
We do not believe that you will find an offshore ROPS approved contract with lower charges.
- **Where will my adviser be based?**  
€UVEST gives you access to the services of our French authorised and registered investment adviser Alexander Beard (France) SAS, based in Lyon: should you return to the UK, we have three UK regulated offices in London, Cheshire and Yorkshire.
- **What are my investment options?**  
You have a choice of a range of low cost, risk rated investment strategies designed and managed by our Investment Director, or at a slightly higher cost, we can work with you to create a bespoke portfolio, but this is not recommended for amounts of less than £200,000.

**Should your life take you further afield, you can also be sure of ABG's expert financial planning services in the U.K, South Africa, Australia, and the USA.**



## **Charges...**

- We charge a fee for any pension transfer report required by UK regulations
- Implementation fee will be charged dependent upon the quantum of the fund and disclosed at outset of engagement with you. Any report fee required (as above) will be offset against this fee
- An annual trustee fee of £180 (+ vat) per annum
- Total annual adviser and fund management charges not exceeding 1.53% per annum of the amount invested which includes:
  - Collating all information on existing UK pensions.
  - Providing personal investment risk analysis.
  - Recommending the most suitable investment profile for the future.
  - Administering and managing the transfer and consolidation of existing funds.
  - £75 per annum income drawdown charge when taking income.

### **For more information...**

Call: +33 (4) 28 29 07 34

Email: [info@abg.net](mailto:info@abg.net)

[www.abg.net](http://www.abg.net)



## Contact us

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For more information about Alexander Beard Group's worldwide services please visit [www.abg.net](http://www.abg.net)

To view all of our regulatory information, please go to <https://www.abg.net/regulatory-matters>

### **UK offices:**

Cheshire (Head Office)

### **International offices:**

Dublin, Johannesburg, Perth, San Francisco & Stuttgart

