



International pensions and savings in the Middle East

February 2017

Give your employees the benefits that they need to feel secure and appreciated.

Collas Crill is a leading participant in the international pensions market. We have significant knowledge and experience in working with multi-national clients and advisors to implement effective pensions and savings solutions in a cost-effective way. We have utilised our international presence and experience to develop solutions for major Middle Eastern clients and UAE registered entities.

The number of foreign nationals moving to the Middle East for work is now greater than it has ever been. Due to the inadequacy of the current end of service gratuity ("EOSG") system for non-qualifying nationals, there is now a huge demand for private western-based pension and savings schemes. These schemes are needed to suit the requirements and meet the expectations of the Middle East's highly mobile and competitive expatriate workforce.

Collas Crill can provide you with a safe and secure Middle Eastern retirement or savings product based in a well regulated and stable offshore jurisdiction.

At Collas Crill we understand that all employers have different needs and budgets. Therefore, we have created a number of tailored solutions that employers can select from in order to attract and retain talent.

	Bronze Standard	Silver Standard	Gold Standard
Off balance sheets ring-fenced funds to cover future EOSG liabilities	Yes	Yes	Yes
Off balance sheets ring-fenced funds to cover passed EOSG liabilities (optional)	Yes	Yes	Yes
Ability for staff to add an extra 5% savings and benefit from investment economies of scale		Yes	Yes
Ability for employers to match savings by adding a further 5%			Yes
Ability for employers to offer shares			Yes

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Legal Fees to set up	£5,000 / AED 22,500	£7,500 / AED 33,750	£10,000 / AED 45,000
Approx. Annual Running Costs (but can be neutralised if funds are well invested)	£2,500 / AED 11,250	£5,000 / AED 22,500	£10,000 / AED 45,000

For more information about what Collas Crill can do to assist you with creating a secure Middle Eastern retirement or savings solution, please contact [Angela Calnan](#).

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For more information please contact:



Angela Calnan

Partner // Guernsey

t: +44 (0) 1481 734233 // e: angela.calnan@collascrill.com

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