



EPH
EXPAT PENSION HOLLAND



Introduction

It has been our pleasure to provide tailor-made Global Expat Pension Consultancy for the valued clients of Global Consultancy Firms regarding for example Tax & Audit or Management Consultancy.

In order to provide an indication of the services we can provide, we hereby gladly inform you of the relevance of Global Expat Pension Consultancy.



Most Relevant: Client Ownership

When your company uses our company in order to provide for consultancy for your clients, please be aware that we will never forget that it regards your client. A matter of normal respect towards your company. Thus we will try to accommodate both your company as well as your client.

Relationship Aspect Towards Client

As many firm prefers a long-term relationship with their clients, we can imagine that towards expats your consultants might want to include Pensions on their list of topics. Just to inform the client that Pensions are relevant and if not optimized that it could have substantial negative impact.

Quality Of Pension Consultancy Firms

Unfortunately it is a fact that there are firms that actively try to do business even though the provided 'service' is directly harming the financial situation of their client. Thus your consultants might want to make clients aware to be careful when choosing their pension consultant.



An example of the latter is that several firms actively advise expats to opt for the 'Malta QROPS Route' even when this increases tax exposure substantially and have negative effects on the final pension capital.

Optimization Existing Pension Claims

This includes the following aspects:

- Is an international transfer of all existing global corporate pension claims to the current active pension plan allowed from a legal and tax perspective? If so, is it also in the best interest of the client?

- If the expat works for a supranational governmental organization, regarding a transfer of value should be taken into account that these organizations often have their own legal/tax sphere.
- Has the current active pension claim been optimized regarding amount and kind of old age/next of kin/ disability pension claims regarding past and future?
- Have all tax benefits been implemented regarding past and future?
- In case the expat has a 'Cash Pension Claim', has the expat been explained how negative such a claim is and how to as of starting date change it for a genuine pension claim *with* tax benefits?
- In case the expat has pension claims in a country with maximized annual tax benefits and that country offers an alternative for the excess wages, has been carefully investigated if that alternative is attractive regarding tax benefits, costs and pay-out flexibility?



- Regarding State Pension Claims, are all existing international State Pension Claims and Social Security Coverages known? Has the expat already looked into the optimization of these claims? Are there interesting options for voluntary optimization?
- Has the expat also looked into possibly existing attractive company related insurance (non pension) based coverages?

Risk Coverage Optimization

- Has the expat been asked what he considers to be the required amount of total risk coverage?
- Has been checked if the existing coverage is adequate and of the best nature and lowest costs?



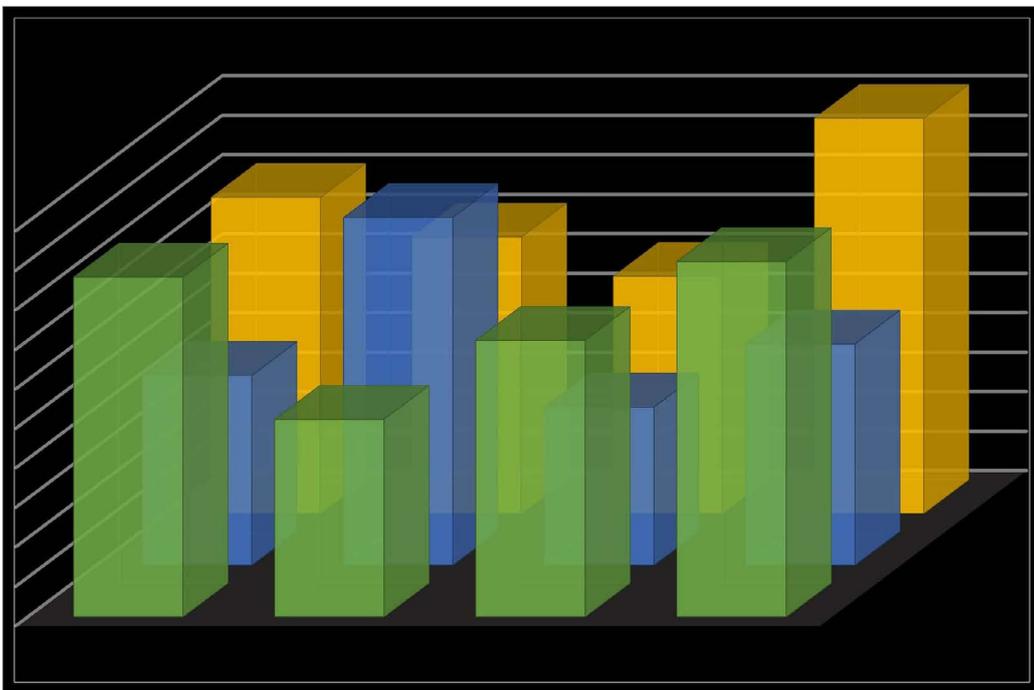
- Are expats informed that in general acquiring additional risk coverage in the home country before relocation to another country can decrease costs by 50%?

Cost Minimization

- One of the pillars of pensions is the great and too often underestimated effect of ‘compounded return on investment’. Thus excessive costs are to be prevented as they often decrease the invested capital and can have a highly negative effect.
- Regarding costs extra caution is required if ‘extra coverage clauses’ are offered to the expat.
- Regarding investment based solutions the kind and amount of all existing costs are not always as transparent as would be best for your client.

Personal Risk Profile & Wealth Management

- As many pension plans have a Defined Contribution (DC) nature, it is highly relevant that the personal risk profile of the expat regarding pension investments and other investments has been carefully assessed. (Our standard form has 4 pages with 28 questions.) This not only regards the kind of Investment Categories but also as of what moment to switch into more defensive investments.



- Has the expat received a memorandum regarding the essence of pension related and other investments so that he understands the essence and is not depending on other organizations?
- Are the pension and other investments being checked by a professional consultant each three year period?

Private Annuities

- Private Annuities can be interesting for the expat in case there are no (more) pension related tax benefits and if the national regime does provide for additional private annuity related tax benefits.
- Private annuities can have a more flexible pay-out than pensions in certain countries which can make it a fine instrument for pension planning.

Expatriate Pension Holland Approach

Expats & Corporate

For sake of completeness it be mentioned that we have not only advised global expats about their pension optimization. We have also assisted global companies in restructuring and implementing their global expat pensions.



Our Aim

The aim of our company is to provide high quality services at an attractive rate for our long-term clients. We specifically do not seek to grow fast nor do we seek to have the highest revenues. It is our experience that our focus on quality leads to a healthy company with lasting contacts with all parties involved.

Licensed and Independent

Our firm is licensed by the Dutch governmental 'Authority Financial Markets' (AFM). We are independent and have no ties with other companies. In this aspect we are rather strict.

Preference for International Setting

After 20 years of international experience, we are used to have contact with people from different continents, countries, cultures and organizations.

The international aspects also provide a substantial additional technical challenge as many countries have their own regulations regarding Law, Tax, Actuarial, Product and Investment implementation.

Communications

We are trained to pay attention to how to communicate in such a way that our clients understand the issues at hand.



Furthermore we prefer to communicate in a gentle and not loud manner and to focus on listening.

Highest Market Segment

We are passionate about providing the best services. In time this has resulted in clients from the highest market segment as their issues and wishes tend to be most challenging. For us it is important that we provide equal attention and quality to each kind of client.

Additional Information

If you would like to know our standard approach towards expat pension optimization, feel free to look at: <https://expatpensionholland.nl/7-phases-expat-pension-holland-approach>

If you would like to see what kind of cases we have handled, feel free to look at: <https://expatpensionholland.nl/cases>

As reviews of clients might be an indication of our services, feel free to look at: <https://expatpensionholland.nl/recommendations>

Global Advisory Board

We meet all kind of situations on all continents. In order to provide (un)requested information, advice and oversight about their own continent and specialization, the members of our Board have a valued role. Each member is highly qualified and respected.



Of the current six members from four continents are for example a USA based Big 4 Tax Advisor, a China based International Lawyer/Partner, a South-Africa based Big 4 Immigration Specialist and a Brazil based Big 4 Global Mobility Specialist.

Global Network

We have more than 20 years of experience in international pension consultancy. Thus we have an elaborate international network. If so desired, we can advise and act swiftly in international matters.



Contact

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