

PENSION INVENTORY QUICK SCAN

(Version 2019)

This form can be used as a mere first check of the current level of Global Expat Pension Optimization.

1] State Pensions

- 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?
- The Expat has looked into all Old Age/Next of Kin/Disability aspects?

2] Corporate Pensions

- Are all existing Global Pension Claims and their current value and possible indexations known?
- Has there been differentiated between Old Age/Next of Kin/Disability Coverages?
- Has the Expat already looked into the optimization of these claims?
- Are there interesting (tax benefit) options for voluntary optimization regarding the past and future?
- Has the Expat also looked into possibly existing attractive company related insurance based coverages?
- In case of investment based coverages, is there an accurate Personal Risk Profile and if so has this been implemented correctly and evaluated once every three years?
- Has been looked into the desirability of international transfers of value and if so, has expertise been hired in this rather technical matter?

3] Private Pensions & Wealth Management

- Are all existing Private Pension Claims and their current value and possible indexations known?
- Has the Expat already looked into the optimization of these claims?
- Are there interesting (tax benefit) options for voluntary optimization regarding the past and future?
- In case of investment based coverages, is there an accurate Personal Risk Profile and if so has this been implemented correctly and evaluated once every three years?
- Regarding the Personal Risk Profile has been checked if the Expat's profile differs when relating to investments outside of a Pension Plan?
- If the Expat has a family, has been looked into the total Next of Kin coverage and if this is sufficient?

4] Tax Optimization

- Has attention be paid to tax optimization and the prevention of international double taxation?

5] Licensed Consultancy Firm?

- If the Expat has used a pension consultancy firm, this firm has a governmental license?
- Has the Expat checked the reputation of this firm by checking the recommendations?

6] Finally

As Expats with pension claims in several countries can benefit from optimization, feel free to contact us.