

# INTERNATIONAL RETIREMENT AND SAVINGS PLAN

CASE STUDY 2

A WORLD *of* DIFFERENCE

utmost<sup>™</sup>  
CORPORATE SOLUTIONS

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# PROFILE

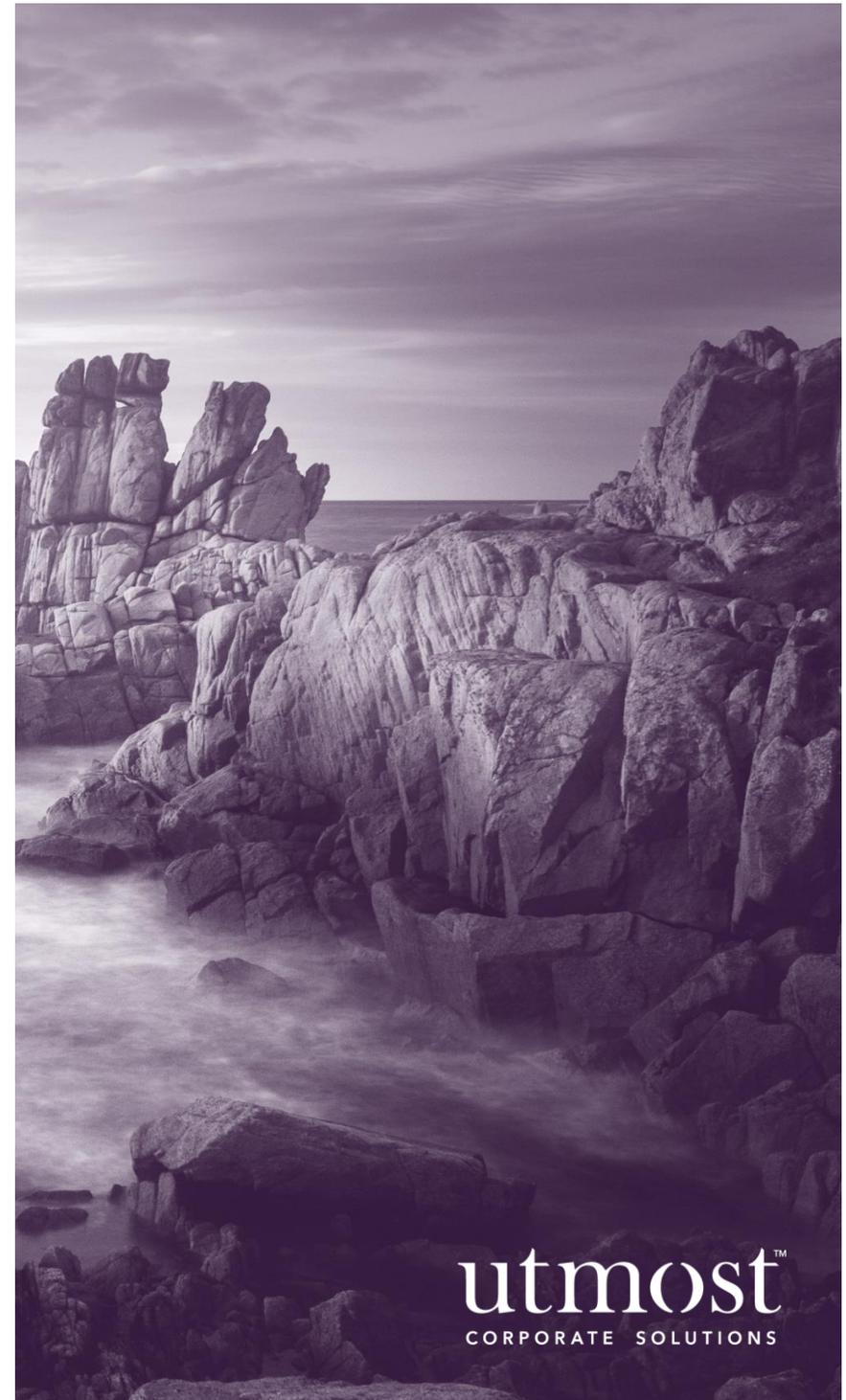
Company - Portable Savings Plan

# CIRCUMSTANCES

Employees - International Mobile  
Employees (IME)

# AIM

Attract and retain specialist  
employees



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# PROFILE

## OIL COMPANY

This company has its Headquarters in the UK. The majority of its employees are based in the UK and are part of the domestic UK approved pension Plan. However, this company also wants to provide their 100 Internationally Mobile Employees (IME) with a retirement plan as they are not eligible for their domestic plan.

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# CIRCUMSTANCES

## EMPLOYEES - INTERNATIONAL MOBILE EMPLOYEES (IME) AND GLOBAL LOCAL STAFF

The IMEs employed by this company are specialists in their field. Therefore the company wanted to attract and retain these key employees and ensure that they were not disadvantaged by working overseas. The company identified an international savings plan as the best solution.

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# AIM

## THE PLAN NEEDED TO INCORPORATE THE FOLLOWING:

- A plan that can move with their employees as they move around the organisation so they had a consistent benefit.
- It is flexible so they can tailor the plan rules to suit their IME population.
- Attract employees in a competitive market.
- Harmonise benefits and enjoy simple administration.
- Allow the Employees to save additional money whilst they are overseas Accessibility to plan information 24/7.
- The support of a dedicated Account Executive.
- Retain key staff and provide a meaningful benefit.

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## SOLUTION

The company thought it would be difficult to find the right solution. However, Utmost Corporate Solutions used their experience and expertise to design the best structure that is simple and efficient to administer.

Utmost Corporate Solutions worked with the company and have provided an international savings plan with the plan rules tailored to suit the company's IME population.



**OUR SPECIALIST EXPERTISE**  
DELIVERING UTMOST  
COMMITMENT AND CARE

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## SOLUTION

Although the company paid in employer contributions for retirement planning, they also wanted to give the IMEs the opportunity to save regularly via payroll whilst working overseas.

The tailored plan rules enable the employee to make regular or lump sum (bonus) voluntary contributions, via payroll, to their plan to help them save for education fees for their children, or a house purchase for when they return home.



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# SOLUTION

## ACCOUNT SUPPORT AND ACCESS TO INFORMATION

Utmost Corporate Solutions provided a dedicated Account Executive that helps the Human Resource team, ensuring the plan is efficient to run.

Utmost Corporate Solutions provided co-branded forms and tailored the employee booklet for the Company which includes photos of their staff and their locations around the world.

Utmost Corporate Solution's Online Service Centre provides 24/7 access to plan information and data for both Human Resource Internationally Mobile Employees (IMEs).

Human Resources is able to look at the plan information and run a range of reports. Also, the IMEs can view their account via a range of devices. This allows them to be more connected to their benefit and makes them feel valued.



SAME TEAM,  
SAME PRODUCTS,  
SAME SPECIALIST EXPERTISE,  
SAME COMMITMENT AND CARE  
WITH A DISTINCT BRAND  
THAT REFLECTS OUR UNIQUE  
APPROACH AND THE WORLD  
OF DIFFERENCE WE MAKE FOR  
OUR CLIENTS AND PARTNERS