



INDEPENDENT TRUSTEE COMPANY

SPECIALIST IN SELF-ADMINISTERED PENSIONS



“Our structures are flexible and transparent.”

WHO WE ARE AND WHAT WE DO

We are an Irish-owned professional trustee company. Established in 1994, our aim is to ensure that you get the most out of your pension. We do this by providing you with a transparent and flexible framework which allows you to make the investment decision in conjunction with your financial advisor. As one of Ireland's leading providers of self-administered pensions, we administer over €2 billion of client funds in over 5,500 pension structures.



“We tailor your pension to suit your needs.”

A SELF-ADMINISTERED PENSION

A pension trust is a tax-efficient way of saving money for retirement years. Saving for retirement is an important part of planning for you and your family’s future. A self-administered pension offers you the control over what your pension is invested in, thereby tailoring your pension to suit your needs.

THE IMPORTANCE OF GOOD GOVERNANCE

In the area of self-administered pensions, good governance is a key element to your funds' success. Good governance is what we provide. Our staff has the necessary skills and expertise to deliver an efficient and professional service.

Our self-administered pensions are based on four key elements:

- 1. Control** – *decide on all scheme transactions.*
- 2. Transparency** – *all fees are visible and you can view your pension scheme online through your desktop or the ITC Client Portal App.*
- 3. Flexibility** – *there is a wide range of investment opportunities; cash, property, bonds, shares, etc.*
- 4. Security** – *we hold pension schemes off our balance sheet which means that the security of your assets is entirely independent from the financial standing of ITC.*

“We believe we have the most secure pension structures in the marketplace”



OUR APPROACH

The table below sets out the approach we take when structuring your pension assets. This approach allows you, your advisor and indeed ourselves sleep easy at night.

	ITC APPROACH	STANDARD INDUSTRY APPROACH
Assets Pooling	Segregated Accounts	Pooled Accounts
Visibility	View pension online	No Visibility or Memo Bank Account
Approach to Investments	Client and advisor sign off on all investments	Discretionary Portfolio Management
Approach to Divestments	Client sign off on all divestments ⁽¹⁾	Assets can be sold without client agreement
How are Assets Held	Assets held under Trust	Assets held by Pension Provider
Assets on Providers Balance Sheet	No	Yes ⁽²⁾

1. Subject to payment of levies and charges or complying with court orders or contractual terms.
 2. If the other Provider is an Insurance Company then the assets are held on the Insurance Company Balance Sheet.



WORKING WITH LEADING ADVISORS

One of the most important elements of our business is the close relationship we maintain with the advisors we work with. We partner with leading professional advisors throughout the country, providing support and advice on technical matters. A self-administered pension allows you to engage with your advisor to choose both the risk appetite and investment type you are comfortable with.



“Leading professional advisors recommend ITC for Self-Administration”

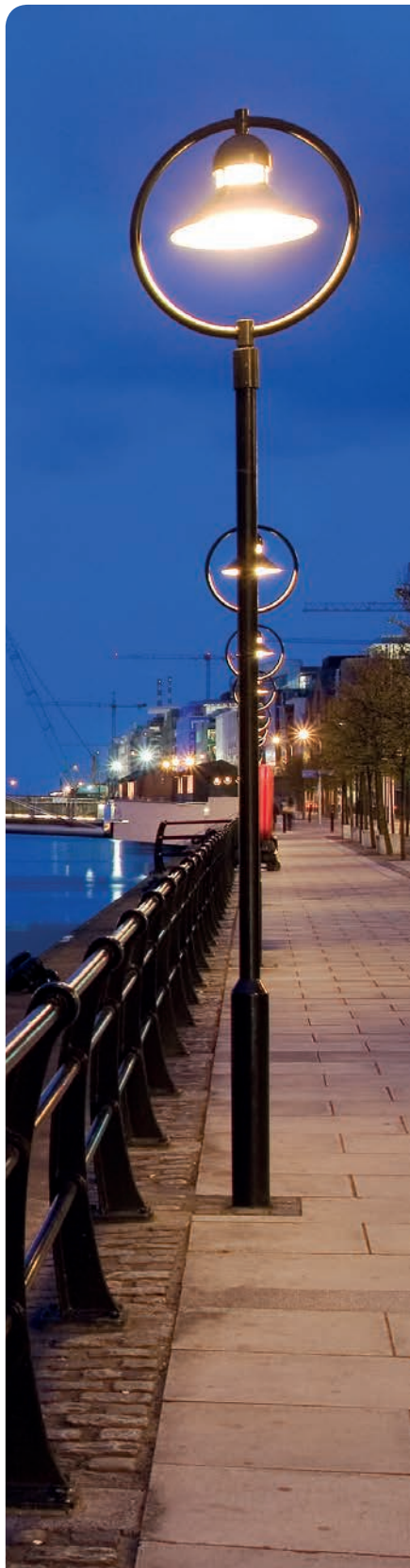


“Efficient movement
of assets from one
pension structure
to another”

OUR PRODUCTS

Our main Self-Administered Products are :

- ITC PRSA
- ITC ARF
- ITC Buy Out Bond



SELF-ADMINISTERED PENSIONS

ITC ARF (Approved Retirement Fund)

The ITC ARF is a tax-efficient post retirement investment fund.

An ARF can be set-up if you:

- have a Personal Pension Plan or
- have a Personal Retirement Savings Account or
- are a member of an employer sponsored defined contribution pension scheme or
- hold your benefits in a Buy Out Bond (PRB)
- are a member of an employer-sponsored pension scheme and have made Additional Voluntary Contributions (AVC).

All your assets in the ITC ARF are held in trust for you. You have control over where your funds are invested and the frequency of income drawdowns.



“It is designed
with you in mind”

SELF-ADMINISTERED PENSIONS (cont)

ITC PRSA (Personal Retirement Savings Account)

The ITC Self Administered PRSA is a portable, tax-efficient pension that offers you control over your investment decisions and the flexibility to make contributions when it suits you. It is designed to help you, the sole member, accumulate wealth for your retirement. You can have a PRSA pension if you are:

- An employee
- A director
- A self-employed professional
- A sole trader

A PRSA can be set up regardless of your current or future employment status.



“Your Future, Our Focus.
The aim is to put you in
control of your future”

ITC Buy Out Bond

The ITC Buy Out Bond (also referred to as a Personal Retirement Bond) is an option if you want to transfer your former occupational pension to a personally owned pension plan, to access at retirement. Its aim is to put you in control of your pension assets.

Any employee or former employee can set up a Buy Out Bond in circumstances where:

- You are leaving or have left employment, or
- You are leaving a pension scheme, or
- Your company pension scheme is being wound up.

The Buy Out Bond is an excellent opportunity for collating benefits from your previous employments.

“At Independent Trustee Company, we have an expert team, dedicated to working with your advisor to understand your needs.”

ABOUT US

At Independent Trustee Company we have a strong technical team of trust and estate lawyers who are capable of providing comprehensive guidance on operating your pension to a maximum within Revenue guidelines.

We are approved by the Revenue Commissioners as a Pensioner Trustee, a Registered Administrator with the Pensions Authority and regulated by the Central Bank of Ireland under the Markets in Financial Instruments Directive (MiFID). We are also approved as Trustee Trainers by the Pensions Authority and are one of the founding members of the Association of Pension Trustees in Ireland.

ITC Legal

ITC Legal is a division of the ITC Group. We have a team of solicitors to provide legal services in relation to pensions; pension property, investment structuring, pension adjustment orders, and other complex pension issues. Our legal team is your guarantee that legal matters which arise are managed in a correct manner.

Business highlights

You can see some examples of our business achievements over the past number of years below.

Winner of the Independent Trustee Firm of the Year, Moneymate Awards 2016

Winner of the Independent Trustee Firm of the Year, Irish Pension Awards 2014, 2015, 2016, 2017, 2018, 2019, 2021 & 2022.

Winner of the MyIBA Customer Service Award 2016

Shortlisted All Ireland Marketing Award

Editor of Pensions: Revenue Law and Practice, published by the Irish Taxation Institute.

Shortlisted for the Digital Media Awards Best in Financial Services



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Independent Trustee Company Limited, part of the ITC Group, is regulated by the Central Bank of Ireland.

Please note that the provision of some of our products or services do not require licensing, authorisation, or registration with the Central Bank of Ireland and, as a result, such products are not covered by the Central Bank of Ireland's requirements aimed at protecting consumers or by a statutory compensation scheme.

