



EPH
EXPAT PENSION HOLLAND



GLOBAL EXPAT PENSION CONSULTANCY

'TAILOR-MADE CORPORATE PACKAGE'

The Expat Pension Problem

Expat pensions often not in order

We have 20 years of experience on 5 continents. Therefore we know the average situation of expat pensions. Too often they are not in order. No matter if the expat is a Managing Director or an average expat professional.

Three Pillars

In general there has been no adequate guidance and overall planning about how to optimize the three Pillars of Pensions:

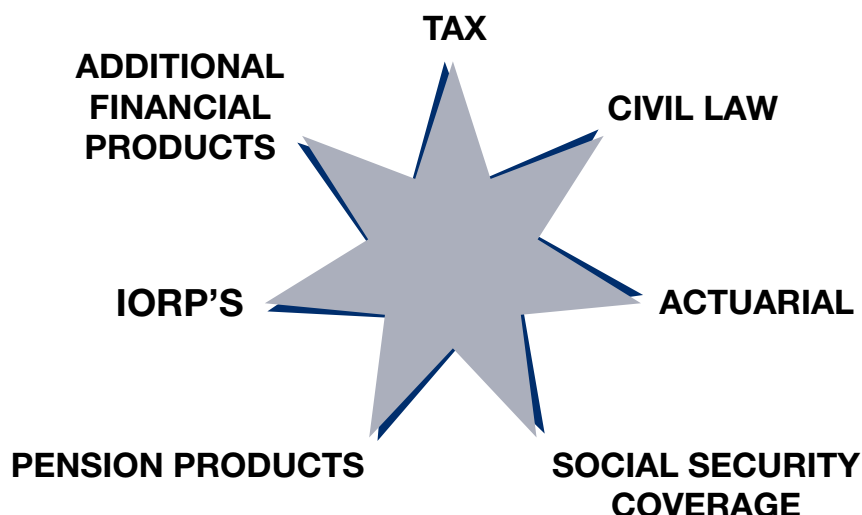
Pillar 1: State Pensions including Social Security Coverage

Pillar 2: Employment related Pensions

Pillar 3: Private Pensions and related Commodities

Technical Aspects

Furthermore there has too often not been paid any attention on how these pensions are influenced by the following dynamic parameters:



Result of Negligence

During the working period but especially as of retirement age, the negative impact of this expat pension negligence will often prove to be huge:

- An unnecessary low Old Age Pension as of retirement age
- The risk based Next of Kin Coverage is not tailor-made and too high/low
- Too high costs of Next of Kin Coverage due to not in time providing for coverage
- Too often there is no suitable Disability Pension and the costs are often too high
- Too high costs due to neglect of critical Product Selection
- Extreme high negative impact of Wrong Tax Choices as thus the compounded return on investment is often missed over decades
- Not making use of tax wise very interesting Additional Premium Deposits and again missing the compounded return on investment over decades

Your expat employees deserve more than this. Timely intervention is important.

The Expat Pension Solution

Tailor-Made Company Package

Our solution is to provide tailor-made pension consultancy for your expats. Each expat receives individual pension optimization regarding Past, Current and Future Pensions. According to your wishes this can include all expats or only for a certain level. You can also determine what exactly our consultancy should entail.

As licensed and independent pension consultancy firm, we have no ties to insurance companies or pension funds. We do not sell products. We provide advice.

The essence of our services

- Only high quality advice
- Critical attitude combined with diplomatic communications
- Trademark extensive service and aftercare
- The best costs/value ratio and thus not of big firm level
- 24/7 availability
- International travel if required

Our clients sign our contract and either pay our invoice or charge it on each expat.

If you might have any other specific wishes, it will be our pleasure to offer you a tailor-made proposition.



Recommendations*

'Expat Pension Holland has not only given me valuable advice, but has helped so much through each step of the way in arranging all my pensions within the Netherlands, and overseas in The UK and Spain. Their attention to detail and ability to keep me continuously informed has been outstanding. They are truly professional, hard working and very nice to deal with. I can not speak highly enough of their skills and services. Therefore, I would highly recommend them to any individual or company.'

'In a case of international pension consultancy, Expat Pension Holland gave excellent advice.'

'In a sensitive international pension matter, Expat Pension Holland has watched over the interests of both the company and the employees in a balanced and successful manner. Because of their further meaningful technical additions to the actuarial solutions and their proven integrity, I can recommend them.'

'I expected expat pension advice. I got more. Much more. A 12 page complete international expat pension planning and extensive service. Expat Pension Holland truly is a trusted advisor.'

*See our site for full details.

International experience and Network

We have more than 20 years of experience in international expat and collective 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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