



Consolidating Pensions

COVERING POSSIBILITIES

The Freisenbruch Personal Retirement Plan (PRP) conveniently allows you to manage and transfer all of your accumulated retirement savings into one place. With daily valued investments, we give you the freedom to reallocate your retirement savings any day the market is open. The PRP allows you to take control of your savings and monitor performance at any time with Statements on Demand.

Ask yourself these questions?

- ▶ Have you worked for multiple employers?
- ▶ Do you have several pension plans?
- ▶ Are you having trouble keeping track of all your retirement money?

We take retirement planning seriously. By providing you the right tools, we can help implement sound retirement techniques, so it will guide you through your working years into your retirement.

Speak with your pension administrator today!
Call **296.3600** or email PensionPlans@fmgroup.bm



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Retirement Solutions

BERMUDA
INTERNATIONAL
PERSONAL RETIREMENT
401(k) QUALIFIED PLAN



Making Your Retirement Simple

At Freisenbruch our goal is to make the path ahead as smooth and simple as possible. Our team of experienced and educated retirement professionals are always ready and willing to provide you with practical tips and information; as well as a streamlined approach to pension services.

Let's not forget we also offer the largest selection of investment options on the island. That means no matter what your vision for retirement looks like we can help create the right plan to get you there.

Bermuda Registered Pension Plans

Let's create a customized Bermuda registered plan for your company so your employees are satisfied today and well into the future. We offer our clients a wide range of investment options and can even tailor our services and fund models to better meet your needs – regardless of whether those are basic or more on the sophisticated end, we've got you covered.

International Pension Plans

It can be challenging to choose a pension plan when not all your employees are located in the same place. That's why our international plans are such a great option. Not only will it help you to streamline employee benefits throughout the company, it will also provide your international workforce with added flexibility while on the island or overseas.

U.S. Plans

If you're an American taxpaying employee, you have the option of taking out a 401 (k) pension plan. Thanks to our partnership with U.S. based, family owned company FM International (FMi) benefits include:

- ▶ Access to profit-sharing plans
- ▶ Having a salary deferral amount – you decide how much money you want to contribute to your account each pay period
- ▶ Choosing from an array of thousands of mutual funds for a custom portfolio



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