

**Unrivalled experience, pioneering product and market leading alliances leave Concept Group's Aurora QROPS as the industry standard**

# A wealth of experience

Concept's Guernsey-based Aurora International Pension Plans were the world's first personal pension group QROPS open to both residents and non-residents, and have become synonymous with the Qualifying Recognised Overseas Pension Scheme (QROPS) market.

With possibly the largest book of QROPS clients in the world, no other provider can match the experience and longevity of Aurora QROPS. Concept's prudent and commercial approach set the foundation stones on which clients and advisers have come to rely.

Based in Guernsey, Concept's interests are not solely limited to QROPS, as the company has a history of developing innovative pension and other trust-based products, often working closely with leading UK lawyers.

Concept's interests in QROPS remain very significant, with its Aurora QROPS products driving considerable growth in a time when traditional fiduciary business is sluggish. Continued innovation has led to new products and new alliances, most notably

with Skandia International. The company's success in building such relationships is almost certainly based upon its prudent approach and ability to deal with high volume business. The results lead to further economies of scale and the potential to drive costs down further.

Service remains an absolute priority. The company considers it has the leading team of experienced QROPS administrators available to assist intermediaries in every element of the process. Specialist teams exist in all major elements: technical support, applications and compliance, transfer process and set-up, ongoing administration and benefits.

With individual teams and administrators dedicated to your relationship, intermediaries can be assured of a high level of personal care.

Reducing barriers to business is fundamental to Concept's philosophy, and with the launch of Aurora Quantum, Concepts co-branded product with Skandia International, setting up a QROPS has never been easier with pre-populated and shortened forms reducing the



administration to an absolute minimum. Aurora's standard open architecture application forms are, in any case, among the shortest and simplest to complete.

Concept's approach is technical in nature; its policies are backed up by long-term detailed and extensive research of base legislation, thorough and ongoing communication with relevant authorities, HMRC in particular, and based on years of experience.

Concept strives to stay on the leading edge of pension and QROPS development with its managing director, Roger Berry, chairman of the Guernsey QROPS industry group and a committee member on both Guernsey income tax office and Guernsey financial services commission pensions committees. Roger also chairs the code of practice committee looking at developing industry codes of practice for QROPS providers in Guernsey. IA

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