

Contract QNUPS Explorer Retirement Scheme

MALTA - SCHEME PARTICULARS

1. What is the Scheme?

Explorer Retirement Scheme (“the Scheme”) is a Retirement Scheme registered with the Malta Financial Services Authority (“MFSA”).

The Scheme is administered by Praxis PES Malta Limited (“Praxis”) which is authorised to act as a Retirement Scheme Administrator to Retirement Schemes registered under the Retirement Pensions Act, 2011 (“RPA”) as may be amended from time to time.

The Scheme is a Defined Contribution Scheme that provides retirement benefits to the Member in the form of a lump sum payment and/or an income stream for life. The Scheme’s main purpose is to provide retirement benefits to Members of the Scheme.

Contributions are usually made from post-tax earnings or from personal capital. The Plan does not permit transfers from Retirement Plans where the Members have received tax relief on contributions to that Plan.

The Scheme is, subject to each Member’s circumstances, capable of offering a tax-efficient vehicle for retirement planning through Double Taxation Agreements (“DTA”). Malta has more than 75 DTAs in place with other jurisdictions.

We strongly advise that a Member should seek professional and independent financial and tax advice before electing to contribute to the Scheme. Praxis is not in a position to provide tax or financial advice to prospective or current Members of the Scheme.

2. Contract-based Scheme

Upon admission to the Scheme, the Member will receive a Certificate of Membership, the Scheme Rules and the Scheme Particulars which together will constitute a pension contract (“the Contract”). The Contract will stipulate that in exchange for the contributions made by the Member, Praxis will provide the Member with retirement benefits as described in the Scheme Particulars and the Scheme Rules.

Praxis will invest each Member’s assets in a Retirement Fund (“the SICAV”), registered under the RPA and incorporated for the special purpose of holding assets attributable to the Contract. The structure of the SICAV provides that the assets attributable to the Contract are held in a Sub-Fund specifically referable to the Contract, thus ensuring that such assets are segregated and ring-fenced from those of Praxis, third parties and of other Members.

3. Benefits

Under Maltese law and under the terms of the Scheme, there is no obligation to purchase an Insurance Annuity (nevertheless it is an option) although a Member must start to receive retirement benefits from no later than age 75 or any other age that is stipulated by Maltese law. The retirement benefits can be paid directly from the relevant Sub-Fund.

Upon the Member’s death, provided they are a non-Maltese resident at that time, benefits may be paid to nominated Dependants without deduction of Maltese tax.

Benefits may be paid to any Member upon attaining such age stipulated by the law of the Member’s country of residence and/or domicile, provided that it is not earlier than age 50.

Further benefits include:

- no statutory limits on contributions;
- no Maltese tax on growth of the underlying retirement fund;
- flexible methods and levels of benefit payments;
- multi-currency options; retirement funds can be denominated in currencies other than the Euro;
- portability; individuals who have left their home country may reside in several different locations while their Retirement Scheme remains located in a single tax efficient jurisdiction;
- transparent fee structure;
- open architecture for investments.

4. Who is eligible to be a Member of the Scheme?

Any individual who is aged 18 years or over, is eligible to become a Member of the Scheme, provided always that any individual who has attained age 75 years has commenced receiving pension benefits.

5. What are the Scheme’s investment objectives, policy and restrictions?

The Scheme’s objectives are for the assets attributable to each Member to be invested and managed in accordance with that Member’s profile.

To ascertain this, the Member will provide details of their risk appetite, which should be considered together with the Member's financial adviser, and will be influenced by the value of the Member's assets and their age, among other factors. All Scheme assets will be managed within the parameters of restricted investments, diversification and prudence as required by the MFSA and the Member's risk profile. The MFSA imposes restrictions on investments to the extent that Praxis must not engage in any transactions nor grant any loans from the Scheme to its Members or affiliates thereof as defined under the RPA.

In addition, the Scheme shall not engage, directly or indirectly, in borrowing in connection with property purchases on behalf of any of its Members or connected persons thereto, other than on fully commercial terms, provided that the Scheme may borrow up to 50% of the amount of property purchased which must be valued by an Independent Qualified Valuer.

Immovable property held by the Scheme may be used by the Members or connected persons thereto provided that it is on fully commercial terms which must be valued by an Independent Qualified Valuer.

Moreover, the Scheme must abide by the Investment Restrictions laid out in B.3.2 of the Pension Rules for Personal Pension Retirement Schemes issued under the RPA.

6. Contributions

Members may make single lump sum and/or regular contributions from taxed earnings or personal capital. Contributions may be made in cash or by transfer of assets (subject to the MFSA restrictions on investments as set out above).

7. Currency options

Members may elect to have the relevant Sub-Fund denominated in Euro, Pound Sterling or US Dollars. Members may also elect to receive benefits in a currency which will match their expenditure in their country or imminent new country of residence.

8. Architecture for investments

Praxis does not provide investment advice or investment management services. However, Malta's pension regulations make the investment function within a pension scheme mandatory. Subject to Praxis' approval, a Member may request for Praxis to:

- appoint an Investment Adviser to provide ongoing investment advice to the Member in respect of the Member's pension;
- appoint an Investment Manager to manage the Member's pension investments in accordance with their declared risk appetite;
- recognise the Member as a Professional Member who is able to manage his/her own investments.

An appointment of an Investment Adviser or Investment Manager will only be considered by Praxis when it is evidenced that the proposed party is appropriately licensed to carry out such services to the Member requesting them. Similarly, a Member may only be recognised as a Professional Member if that Member can demonstrate that he/she meets two out of the following three criteria:

- works or has worked in the financial services sector for at least three years in the last 10 years, in a professional position, which requires knowledge of the transactions envisaged;
- the size of the Member's account within the Scheme, defined as including cash deposits and financial instruments exceeds EUR 500,000;
- the Member has carried out transactions, in significant size, on the relevant market at an average frequency of 10 per quarter over the previous four quarters.

Praxis does not retain any commissions or retrocessions from any Investment Adviser or Investment Manager, nor from any bank with whom the Scheme's cash reserves are placed.

9. Fee structure

Fees charged by Praxis are set out in the Fee Schedule which is available upon request and included in the Scheme's application form which must be completed and signed by every prospective Member. These fees represent the entire remuneration of Praxis. Fees charged by the Investment Adviser, the Investment Manager and the Custodian will be paid directly from the Sub-Fund relevant to each Member and disclosed fully to the Member at the outset.

10. What advice is required before an applicant is accepted into the Scheme?

Prospective Members of the Scheme should take independent advice on the suitability of the Scheme for their circumstances. Firms advising on the suitability of the Scheme should have specialist knowledge in this area and be suitably regulated in the jurisdiction from which they operate.

Neither Praxis nor any of its associated companies are licensed or qualified to provide advice relating to the appropriateness of the Scheme for an individual or the quantum of contributions that are appropriate for the Member's personal circumstances.

11. How much can be contributed to the Scheme?

Praxis will accept initial contributions of a minimum of £50,000 and Members may continue to make further contributions to the Scheme subject to a minimum of £20,000 (or currency equivalent) per annum or as otherwise agreed by Praxis from time to time.

It is essential that the Member takes appropriate tax advice before making contributions to the Scheme.

There is no limit on the value of contributions that a Member may contribute to the Scheme. However, contributions should not exceed what would be considered reasonable to provide the Member retirement income appropriate to their level of earnings and lifestyle prior to retirement. This is subjective and a Member should seek independent advice in relation to the quantum of contributions to the Scheme.

12. What are the tax reporting obligations?

Tax reporting obligations will vary from one jurisdiction to another. The Member is responsible for obtaining the necessary tax advice to verify what reporting obligations they may have in respect of reporting benefits received from the Scheme to the relevant tax authorities. Prior to making any benefit payments to the Member, Praxis reserves the right to request written confirmation from the Member that such benefits have been or will be reported to the relevant tax authorities.

13. When can benefits be taken from the Scheme?

Benefits can commence on a Member attaining age 50. However, if before attaining the relevant age the Member should become incapacitated, then Praxis may exercise its discretion to pay benefits to the Member under the terms of the Scheme.

14. What benefit options are available from the Scheme?

14.1 Lump Sum

The maximum lump sum that can be taken from the Scheme without liability to tax in Malta is 30% of the total value of the Sub-Fund. Lump sums are paid out as tax free payments in terms of Maltese law. However, Members should obtain advice in the jurisdiction in which they are resident to ascertain the tax treatment of any lump sum. The remainder of the Sub-Fund must be used to provide an income stream to the Member.

The lump sum is only available to the Member at retirement and must be taken within one year from the date of commencement of benefit payments.

14.2 Programmed Withdrawals

Pension income can be paid to the Member by Praxis for the Member's lifetime or until the relevant Sub-Fund is exhausted based on publicly available annuity or drawdown rates. It is Praxis' standard policy to review the basis on which income is calculated at intervals of not more than three years. The Member may request an interim review during each three-year period.

Programmed Withdrawals will normally be paid annually, but by agreement with the Member, the payment frequency can be amended to monthly, quarterly or bi-annually.

14.3 Annuity

The Sub-Fund can be used to purchase an annuity from an Approved Annuity Provider. This may be particularly relevant where the Member has become entirely dependent on the amount of the annuity to fund their living expenses and requires the certainty that they will not outlive the remaining balance of the relevant Sub-Fund.

14.4 Incapacity and early retirement

In the event of incapacity of the Member, Praxis may immediately use the Sub-Fund to provide the Member with a lump sum payable immediately and/or a pension for life by way of annuity.

15. What death benefits are payable?

Any benefits described below may be subject to tax under the law of the Member's country of residence. Qualified tax advice must be sought by the Member in this regard.

When the Member dies and is survived by one or more Dependants or other nominated beneficiaries, Praxis shall either:

15.1 provide an immediate cash lump sum (being the balance of the relevant Sub-Fund less allowable deductions) to the Member's Dependants or other nominated beneficiaries, provided the MFSA has been notified of such a payment; or

15.2 if the Member had previously so elected, provide one or more of the Member's Dependants or other nominated beneficiaries with retirement benefits for life either by:

- transferring the balance of the relevant Sub-Fund to an Approved Annuity Provider to purchase an annuity; or
- using the relevant Sub-Fund to provide an annual payment of no less than would be provided by an open-market annuity in accordance with the rates prevailing at the time.

If the Member dies without being survived by one or more Dependants or other nominated beneficiaries, Praxis will exercise its discretion with regard to the distribution of any amounts remaining within the Sub-Fund.

16. How does the member nominate the individuals whom they wish to benefit on their death?

During their lifetime the Member may amend their list of named Dependants or other nominated beneficiaries at any time in writing to Praxis to reflect their changed circumstances or wishes and may also at any time specify in writing which of their named Dependants or other nominated beneficiaries are to receive death benefits.

17. Compensation

Unless otherwise prescribed, there exists no statutory provision for compensation in the case where a Scheme is unable to satisfy the liabilities attributed to it.

The Registration of the Scheme is not an endorsement by the MFSA of the Scheme's performance. The MFSA shall not be liable for the performance or default of the Scheme.

18. Accounting

In compliance with local regulations, Praxis will keep, maintain and prepare annual audited accounts for each Scheme Year. In addition, Praxis will submit an annual report and accounts for the Scheme to the MFSA. The Scheme's account period runs from 1 January to 31 December.

19. Investment monitoring and asset valuation

Under the terms of appointment of an Investment Manager, that Investment Manager will report on a minimum of an annual basis in respect of a Member's fund performance and asset allocation. Where an Investment Advisor is appointed or where the Member is recognised as a Professional Member, Praxis will review the fund performance and asset allocation.

Any Contributions made to the Scheme in the form of an in-specie transfer shall be valued by Praxis on the basis of an independent valuation unless the asset is listed on a recognised investment exchange.

Praxis will be relying on the valuation of assets as reported by the appointed Investment Manager or Custodian of the Member's Sub-Fund, so that it will be able to comply with the reporting obligations in terms of the Pension Rules and in order to enable Praxis to pay out any benefits or make any transfers as permitted by the Scheme Rules. As a general rule, all assets within the Scheme are valued on the basis of International Financial Reporting Standards. Should the Scheme hold any immovable property, revaluations of such property will be made by an Independent Qualified Valuer as defined in the RPA. Such re-valuations will be carried out at intervals as are considered appropriate and necessary by the Retirement Scheme Administrator taking into consideration the uses of the said immovable property and any disposals of such immovable property as may be required in order to pay out benefits.

20. Scheme's Functionaries

The following are the Scheme's Functionaries:

James King – Managing Director

James joined Praxis in July 2015 and was appointed as Managing Director of the Malta office in May 2018. He is responsible for overseeing, developing and running the pension administration function that has an international client base utilising a range of personal and occupational pension plans established under trust as well as under contractual arrangements.

James has over 20 years of pensions administration experience in the UK, Channel Islands and Malta. Prior to relocating to Malta he was the Pensions Administration Director for a respected pension and benefits company based in Guernsey and has significant experience in the administration of International Pension Plans, QROPS and QNUPS arrangements.

In addition, James has been actively involved with the development of the specialist pension administration software used by Praxis.

Andrea Garroni – Operations Director

Andrea joined the Praxis Group in 2012, to assist with the establishment and development of the Malta pensions business. He has since been responsible for overseeing its operations and was appointed to the Board as Operations Director in June 2018.

Before joining the Group, Andrea spent six years working for one of Malta's leading insurance companies and was involved in setting up their medical insurance department. During this time, Andrea obtained an advanced diploma in insurance from the Chartered Insurance Institute and qualified as a Chartered Insurer.

Andrea also holds an honours degree in psychology from the University of Malta.

Denis Vella – Finance Director

Denis joined Praxis in 2016 after 15 years of proactive support to a wide range of clients in different industries in Malta and the UK. Over these years he was involved in various assignments including accountancy, audit, taxation, pensions, research and development, and ad-hoc project work. Denis enjoys supporting clients, making sure to deliver accurate and reliable information, within specific time limits.

Denis spent his last employment working with a reputable Guernsey pension administration company where he helped develop information systems for the efficient and accurate delivery of financial information.

With Praxis, Denis is in charge of producing and filing all financial reporting, preparing and submitting regulatory, tax and other compliance returns, and managing the workflows and deliverables of the bookkeeping and accounting function. He also assists with other pension accounting and reporting duties including the design and development of the investment monitoring programme.

Denis is a fellow of the Association of Chartered Certified Accountants and The Malta Institute of Accountants, and a Certified Public Accountant and Auditor in Malta.

James Barber-Lomax – Non-Executive Director

James joined Praxis' pension division in 2014, moving to the UAE with his family.

During 2016 he assisted with the establishment of Praxis Trust Limited in the Abu Dhabi Global Markets, the first regulated trust company in the financial centre while also being responsible for the development of the pension business in the Middle East, Far East and USA. He returned to London in 2018 and was a board member of Praxis' London operations before being made Group Head of Pensions in January 2022.

Prior to Praxis, James spent five years in banking before joining a Channel Island-based trust and corporate services provider in 2009, where he was appointed Head of Business Development and responsible for a team based in London.

James is a fully qualified member of the Society of Trust and Estate Practitioners and holder of the diploma in International Trust Management.

21. Where can I obtain additional information concerning the Scheme?

Additional information may be obtained from the registered office of Praxis, namely Avenue 77, Block E, Level 2, Triq in-Negozju, Zone 3, Central Business District, CBD 3010, Malta

Furthermore, additional information concerning the Scheme, including the Scheme Rules, is available from Praxis.

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Scheme risks

All investments involve a degree of risk to your capital, and it is important that you understand the risks arising from your Membership of the Scheme and the impact they may have on the benefits the Scheme entitles you to and your financial status.

The assessment of risk is not an exact science and therefore by its very nature, can be subjective and vary from person to person. It is important you understand fully the level of risk that you are willing and able to take; a lack of understanding of your tolerance and attitude to risk could result in you making unsuitable choices and losing capital value and receiving reduced benefits.

The explanations of risk that follow are based on market standard terminology and definitions. This is not an exhaustive list of the risks you may be exposed to as a Member of the Scheme and we will require that your application for Membership is made in conjunction with a suitably qualified financial adviser.

The risk factors which you and your financial adviser will need to take into account include the fact that:

- > high income withdrawals may not be sustainable throughout your life. Your life span and the investment performance of the assets held within your Sub-Fund are impossible to predict and this could result in a lower income than anticipated in future. As a result, unless a guaranteed annuity is purchased, once you start to draw down benefits from the Scheme and depending on the level of benefits paid, the assets may be exhausted before your death;
- > the investment returns on your Sub-Fund may be less than those shown in any illustrations you may receive. The value of the assets held within your Sub-Fund may not grow in value at the rates anticipated when you became a Member of the Scheme. A lower than projected value at your date of retirement will mean that you will receive lower benefits than you anticipated on becoming a Member of the Scheme;
- > annuity rates may be at a lower level should you choose to purchase an annuity. This means that irrespective of investment performance, the level of annuity you are able to purchase or the amount you are able to take as income payments from your Sub-Fund does not match your expectations when you became a Member of the Scheme and may be lower than the scheme you transferred from;
- > it is generally accepted that there is a trade-off between the levels of risk you are willing to tolerate and the long-term investment returns you can achieve. Some investors are more cautious and place a higher value on relative stability, security and preservation than they do on the potential to achieve higher investment returns. Some investors are more willing and able to tolerate volatility in values and uncertainty as to the final values in order to increase the potential investment returns;
- > an unforeseen change in the investment horizon may impact the value of your Sub-Fund at the time of commencing drawdown. Market values can change rapidly and may coincide with the date you decide to take benefits from the Scheme. Market conditions have an impact on the number of market participants willing to buy or sell individual investments. During periods of higher uncertainty, the number of sellers can outweigh the number of buyers and therefore have a significant negative effect on prices. This impact can be exacerbated for investments that are not commonly held or actively traded;
- > the longer you can afford to invest, the greater short-term risk you may be able to take for the opportunities provided; but if you are closer to retirement, your strategy may be to choose a steadier mix of funds;
- > the importance of the Scheme in terms of reliance on the income it generates may vary from Member to Member depending on their financial circumstances and the Scheme should not be considered as the primary or only source for retirement provision;
- > Membership of the Scheme should be considered in light of other retirement provision including occupational schemes that may be introduced in Malta in the future in view of the pending pension reforms;
- > the cost-effectiveness of your Membership of the Scheme may depend on a number of factors, including but not limited to:
 - the value of your Sub-Fund in the Scheme in relation to the initial and on-going costs (including our charges, which may increase in future);
 - the type of investments held in your Sub-Fund;
- > if your Sub-Fund is small or deals excessively, the value of your Sub-Fund may be eroded and the costs may be disproportionate to the value of your assets;
- > multiple investments and frequent dealing in small amounts may also result in excessive costs and a reduction in the value of your Sub-Fund;
- > increases in the level of inflation can have a negative impact on the purchasing power of an annuity, drawdown and the value of your Sub-Fund. Investments that provide a fixed amount of income on a regular basis can fall in value due to the weaker purchasing power of the income provided. Investments that provide a variable level of income, such as index-linked bonds and equities, can benefit from inflation as the investment income provided has the possibility of adjusting to changes in inflation;
- > a sustained period of falling prices or deflation can coincide with a period of reduced economic activity, which can have an adverse effect on the value of your Sub-Fund and the annuity rates and drawdown rates that are available;

- > changes in corporate and personal tax laws can adversely affect the value of your Sub-Fund and the net income you receive from the scheme. We strongly recommend that you obtain professional tax advice before becoming a Member;
- > if an investment, annuity or regular drawdown is denominated in a foreign currency, changes in exchange rates can also lead to losses when the investment is converted back into your domestic currency;
- > issuers of bonds, commercial deposits and short-term debt instruments are subject to credit risk. Issuers of these types of debt instruments may become insolvent and default on their obligations of repaying interest and the principal amount borrowed; and
- > foreign markets will involve different risks and in some cases the risks will be greater than in others. The potential for profit or loss from transactions on foreign markets or in foreign-denominated contracts will be affected by fluctuations in foreign exchange rates.

Conflicts of interest

Conflicts of interest occur when personal, financial, or other interests compromise impartial decision-making. For example, a conflict of interest may arise if ancillary services offered by associated companies are provided to a member of the Scheme. To maintain integrity and transparency in our operations, Praxis is committed to avoiding such conflicts whenever possible and to identify, disclose and manage them when this is not possible.

Sustainable Finance Disclosure Regulation (SFDR)

Praxis does not deem sustainability risks to be relevant to the Scheme in pursuing its investment objectives. As a result, Praxis does not integrate sustainability risks into its investment decision-making processes in respect of the Scheme, and an impact assessment of sustainability risks on the Scheme's returns has not, therefore, been considered relevant or necessary. Please refer to the Scheme Document for further information.

There are other risks that are not listed above which may be of relevance to a prospective and actual Member of the Scheme and we strongly recommend that you raise any queries or address any uncertainties with your financial adviser.

Contact us

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Important notice

Since Members of the Scheme may be receiving funds, by way of capital or income in their country of residence, it is important to seek advice from a tax professional in that country. If investments are denominated in a currency other than that of the country where the Member is resident, any returns may increase or decrease as a result of currency fluctuations.

Some jurisdictions do not recognise tax free pension commencement lump sums, and if the Member is resident elsewhere there may be a liability on this sum.

All references to taxation are based on our understanding of current taxation law and practice as of the date of this document and may be affected by future changes in legislation and the individual circumstances of the investor. In addition, the information provided is also based on our current understanding of the relevant Maltese law. Pension investment values and income arising from them can fall as well as rise.

This information does not constitute advice and we do not accept responsibility for its interpretation or any future changes to law.

Please note that unless otherwise prescribed, there exists no statutory provision for compensation in the case where the Scheme is unable to satisfy the liabilities attributed to it and the registration of the Scheme is not an endorsement by the MFSA of the Scheme's financial performance.

Glossary

Annuity - An annuity provided to a Member of the Scheme from an Approved Annuity Provider which is purchased from the balance of the relevant Sub-Fund after the deduction of expenses and losses in relation thereto.

Application Form - The Explorer Retirement Scheme Application Form.

Approved Annuity Provider - Any company, society or institution which is appropriately licensed to provide annuity products and which has been approved by Praxis and is acceptable under the RPA.

Certificate of Membership - The certificate of membership forming part of the contract of the Scheme, issued by the Administrator and confirming the membership of the Member within the Scheme.

Contributor - The individual making contributions to the Scheme in respect of that individual's interest in the Scheme.

Contributor-Related Investment - Any instrument issued by the Contributor or an affiliate of the Contributor; immovable property which is occupied or used by, or held under any title whatsoever by the Contributor or an affiliate of the Contributor; and loans to the Contributor or to an affiliate of the Contributor.

Custodian - One or more persons whom Praxis reasonably considers to be suitably qualified and competent to hold in custody part or all of the Scheme's assets.

Defined Contribution Scheme - A scheme which has as its primary purpose that of providing for the payment of retirement benefits, which are established by reference to the contributions paid into such scheme, the accumulation of profits, gains and other income, after the deduction of expenses and losses in relation thereto.

Dependant - The spouse, widow/widower or children of a Member together with such other person or persons whom Praxis, in their sole and absolute discretion, shall decide was, or were, financially or otherwise, dependent or interdependent upon the Member for the ordinary necessities of life immediately prior to the Member's death.

Member - Any person admitted to the Scheme and to, or in respect of whom, benefits remain payable, or prospectively payable, and "Membership" shall have a corresponding meaning.

Praxis - Praxis PES Malta Limited.

Programmed Withdrawals - Pension benefits paid in the form of income which is calculated based on publicly available annuity/drawdown rates.

Retirement Fund - Trireme Pension SICAV Plc or any other Retirement Fund licensed by the MFSA to receive contributions from Retirement Schemes in terms of the Retirement Pensions Act, 2011.

Retirement Scheme - A scheme or arrangement under which payments are made to beneficiaries for the principal purpose of providing retirement benefits.

Retirement Scheme Administrator - A company responsible for managing the day-to-day affairs and the strategic decisions involved with a Retirement Scheme for the benefit of the Scheme's Beneficiaries.

SICAV - An open-ended collective investment scheme organised as a multi-fund public limited liability company with variable share capital.

Sub-Fund - A legally segregated cell within the SICAV which is maintained for a particular Member and in which that Member's share of the Retirement Fund's assets are held.

The Scheme - Explorer Retirement Scheme.

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