

Transferring UK-accrued pension assets into a qualifying recognised overseas pension schemes (QROPS) provides significant potential benefits for clients living abroad. J.P. Morgan Asset Management offers a range of diversified investment options that can help maximise the benefits of a QROPS.

Better pension planning for offshore clients

Many overseas clients have large accrued assets in UK pension plans that are poorly allocated and are suffering from low investment returns. Therefore, the most important decision when setting up a QROPS is to choose an investment engine that can provide the right balance between risk and return and help your clients reach their retirement goals.

Why J.P. Morgan Asset Management for your QROPS investments?

J.P. Morgan Asset Management is one of the world's largest fund management companies, but perhaps more importantly it is one of the world's most global investment companies. We have investment professionals on the ground across the globe making sure that we are as close as possible to the companies that we invest in.

Our global presence gives us a truly competitive edge and helps us to maintain a breadth and depth to our fund range that few others can match. It's this expertise and experience that makes us a compelling choice of investment manager for your clients' QROPS funds.

Eligible QROPS funds from J.P. Morgan Asset Management

We have selected four funds that can sit perfectly in your clients' QROPS portfolios. Whether they are looking for long-term capital growth, pre-retirement capital protection or post-retirement income our fund selection can help your QROPS clients reach their investment objectives.

JPM Cautious Total Return Fund	Total returns	Targets cash-plus returns with a focus on capital preservation though flexible allocation across equities (max 40%), bonds and cash.
JPM Strategic Bond Fund	Capital growth	Dynamically invests across global fixed income markets, including government bonds, corporate bonds, high yield and emerging markets debt.
JPM Global Consumer Fund	Capital growth	To provide long-term capital growth by investing Trends primarily in companies benefiting from consumer driven opportunities, globally.
JPM Multi-Asset Income Fund	Income	To produce an attractive regular income by investing flexibly in the most attractive income producing securities globally, including high yielding equities, bonds and property companies.

“More than 5,000 QROPS transfers were made in 2009/10. With only £1.3 billion of an estimated £575 billion having been transferred so far, the potential is huge”

Source: Office of National Statistics / Close Brothers April 2011.

JPM Cautious Total Return Fund

The JPM Cautious Total Return Fund seeks to deliver positive returns over the medium term rather than to beat a market index. Helping grow their pension assets over time while reducing the volatility associated with stock market investments.

1. **Focused on capital preservation** – flexible portfolio limited to a maximum 40% equity exposure, aiming to provide some downside protection in difficult markets.
2. **Targets cash plus returns** – aims to deliver returns in excess of cash over the medium term with low levels of volatility relative to global stock markets.
3. **Ideal fund for QROPS** – provides an alternative to bond and balanced funds for cautious investors and can help improve overall portfolio diversification.

JPM Strategic Bond Fund

With its ability to invest flexibly across global bond markets in search of the most attractive opportunities, the JPM Strategic Bond Fund can help investors boost long-term capital growth within a diversified QROPS portfolio, or produce an income from their investments.

1. **Benefit from an unconstrained best ideas fund** – has the freedom to take advantage of only the most compelling opportunities on global bond markets, wherever they exist.
2. **Capitalise on all sources of fixed income return** – access to emerging markets debt, high yield bonds, investment grade corporate bonds and agency securities, as well as government bonds.
3. **Invests globally for added diversification** – gives UK investors access to more attractive sources of fixed income return outside their home market, while minimising currency risk.

The JPM Global Consumer Trends Fund

The JPM Global Consumer Trends Fund is a truly global fund that gives investors the opportunity to benefit from enduring long-term changes in consumer trends around the world.

1. **Profit from changing consumer trends** – targets lucrative opportunities in consumption driven by aspiration, demographics & urbanisation and health & wellness.
2. **Truly global and unconstrained to maximise returns** – the fund is not constrained by a benchmark, all avenues can be explored, regardless of size, sector or location.
3. **Proven team, with extensive back-up** – our highly experienced fund manager can call on the substantial resources of hundreds of company researchers worldwide.

JPM Multi-Asset Income Fund

The JPM Multi-Asset Income Fund focuses only on the most attractive income-producing investment opportunities, means can maintain an attractive level of income for your QROPS clients through diverse market conditions.

1. **Targets an attractive, regular income** – through actively investing in a wide range of assets including equities, bonds, property and convertibles.
2. **Pays quarterly dividends** – ideal for QROPS clients seeking a regular income.
3. **Diversified, flexible portfolio** – the fund is not reliant on any single asset class so it can shift its allocation depending on where the best income opportunities can be found.



TO FIND OUT MORE ABOUT HOW SCF AND JP MORGAN CAN HELP
YOU PROTECT AND GROW YOUR QROP/PENSION FUNDS PLEASE CONTACT YOUR ADVISOR AT STAR
CAPITAL FINANCE.