

Navigate through the rough waters of life ...  
**WYCC** CAN GUIDE YOU !



**CREW MEMBERS  
Insurance & Financial Services**

- Accident & Health Insurance (*including death and disability*)
- Worldwide Assistance and repatriation
- Internet Platform service
- Marine Retirement Plan
- Life Insurance
- Tax and Estate Planning

[wycc-insurance.com](http://wycc-insurance.com)

Chessmaster - www.chessmaster.lu

## **WYCC Marine Retirement Plan**

***Savings Retirement Plan for "Seamen"***

accessible by

Worldwide Crew Association

## WYCC MARINE RETIREMENT PLAN

### WHAT IS IT?

Individual Retirement Savings Plan or Pension Plan.

### WHY A PENSION?

In order to continue living comfortably during the retirement, a seaman needs sufficient income.

We built a pension plan for seamen regarding the nationalities, fiscal residence, yacht flag and location of various employers; it enables the seamen to be paid a pension at their end of the seamen's professional period.

*W.C.A, Worldwide Crew Association a.s.b.l. offers the access to a Retirement Savings Plan: **WYCC Marine Retirement Plan** specifically studied for seamen of all nationalities\*, built on a strategic and successful investment profiles. This plan is based on the various periods of professional and private life and their specific needs. This is a very simple, flexible package for the long and medium term retirement planning.*

\* with the exception of US fiscal resident person

### FLEXIBILITY

This plan offers a highly flexible way to put something aside, to help realise your dreams for the future.

It offers the ability to adapt the contributions to the individual financial situation.

The Employer (Ship-owner, Trust company...) can choose to contribute for a total or partial amount of the contributions for each category of employees. (Réf: ILO Convention C71 Seafarers' Pension).

The contributions can be predetermined (ex: percentage of the salary) and taken care of by the Employer and/or the Employee, on a monthly, quarterly, annual base or any other wished periodicity.

The amounts of the contribution are free with however a minimum of 250 EUR by payment with an annual total of 1 500 EUR at least and they can be suspended (ex: unemployed period).

Additional payments are possible at any time during the contractual period (single premium).

### TAILOR MADE INVESTMENTS

**WYCC Marine Retirement Plan** gives access to different retirement investment strategies adapted to your investment profile; from conservative to aggressive.

**WYCC Marine Retirement Plan** is ideally suited for long-term investors seeking direct access to the stock market with the help of professional managers.

At enrolment each Participant chooses the Investment profile, and can modify this profile directly online via the Internet Platform.

The flexibility of this plan allows the introduction of new funds adapted to new needs (for example: secure funds with capital protection).

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## INVESTMENT STRATEGIES

**WYCC Marine Retirement Plan** is initially oriented toward **Capital constitution**.  
The flexibility of this plan allows introducing new funds.

**FOR CAREFUL INVESTORS**, under 5 years to termination: Deposit Administration Fund

**FOR RISK AWARE INVESTORS**, between 5 and 15 years to termination: Balanced (Equities/Bonds Funds) adapted to the time frame

**FOR DYNAMIC INVESTORS:** International Equity / Europe Equity

## BENEFITS PAYMENT OPTIONS ADAPTED TO THE NEEDS

At the retirement age, various Benefits Payment Options are available:

- **Lump sum**
- **Life annuity**
- **Life annuity guaranteed for a certain period**
- **Life annuity with survivor benefits**

If a Participant becomes totally and permanently disabled, he will be entitled to receive his entire Participant's Account, payable as either a single sum payment or an immediate annuity.

In case of Death the Designed Beneficiaries received the death benefit.

## INVOLVED PARTIES

**This contract is subscribed by WCA with Generali Worldwide Insurance Company Limited (Guernsey).**

<p><b>The Generali Group</b></p> <ul style="list-style-type: none"><li>• founded in 1831 in Trieste,</li><li>• present in 40 Countries,</li><li>• assets under management in excess of €330 billion</li><li>• S&amp;P rating of AA and a Moody's rating of Aa3 (as at January 2006).</li></ul> <p><b>Generali Worldwide Insurance Company Limited (Guernsey)</b></p> <ul style="list-style-type: none"><li>• Generali Worldwide is a wholly owned subsidiary of the Generali Group.</li><li>• Clients: approximately 250 multinational companies under management in excess of €1.65 billion</li></ul> <p>For more information <a href="http://www.generali-gw.com">www.generali-gw.com</a></p>	<p><b>WCA (World Crew Association asbl, Non Profit Making Association)</b></p> <ul style="list-style-type: none"><li>• Founded: 2006</li><li>• Headquarters: Luxembourg</li><li>• Object: Assisting the seamen during their professional and private life. The ability to access to a social protection for every seaman.</li></ul> <p>For more information <a href="mailto:info@wca.lu">info@wca.lu</a></p> <p><b>WYCC (Worldwide Yacht Crew Cover)</b></p> <ul style="list-style-type: none"><li>• Registered trade mark: 2005,</li><li>• Headquarters: ICS SA Luxembourg : insurance broker,</li><li>• Object: Concept of products and services specially built for seamen : Access to an individual private social protection</li></ul> <p>For more information <a href="http://www.wycc-insurance.com">http://www.wycc-insurance.com</a></p>
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## **THE PROPOSED FUNDS**

**GW Reserve:** The fund seeks to provide a return that exceeds that attainable on a fixed deposit, whilst maintaining capital and a high degree of liquidity.

**The Deposit Administration Fund:** This fund seeks to maximise a return over a medium term by offering a capital guarantee and a minimum return interest together with a smoothed investment return comparable to direct investment in bonds with a term of 3-7 years, with less volatility. It also aims to consistently beat the returns of high interest cash accounts.

**GW JPMF Global Bond Fund (A Shares):** This fund aims to achieve capital appreciation by investing in short, medium and long-term global fixed income securities in all currencies and financial markets.

**GW JPMF Global Balanced Fund (A Shares):** This fund aims to achieve, over a long-term horizon of at least 3 years, a rate of capital appreciation sufficient to counteract the adverse effects of inflation in those EU member states which have entered the EMU.

**GW European Equity Fund (C Shares):** This fund aims to provide long-term capital growth and to exceed the performance benchmark with a middle-term objective of a 2-3% out performance.

**GW Fidelity America Fund:** This fund aims to achieve capital appreciation through investment in a diversified portfolio of US securities.

**GW International Equity Fund:** This fund seeks a consistent, long-term capital growth through a diversified portfolio of international equities.

**GW Invesco UK Equity Fund (A Shares):** The fund aims to achieve capital growth in the UK. The fund intends to invest primarily in companies listed in the UK.

**GW HSBC FTSE All-Share Index:** The fund seeks to match the capital performance of the UK stock market (FTSE Actuaries All-Share Index). Investments will be in a representative sample of stocks in the index, which is a method of index tracking known as partial replication.

**GW JPM Europe 130/30 Fund:** The fund aims to provide long term capital growth by seeking exposure to European companies by direct investment in securities of such companies.

**GW JF Pacific Securities Fund:** The fund seeks to provide long-term capital growth through investments primarily in the securities of companies in the Asia-Pacific region, including Japan, Australia and New Zealand.

Visit [www.generali-gw.com](http://www.generali-gw.com) for more information on our funds including performance and monthly fact sheets.

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## **PLAN SPECIFICATIONS**

<b>Name of Plan:</b>	<b><u>WYCC Marine Retirement Plan</u></b>
<b>Eligibility Requirements:</b>	Minimum Age: 18 Maximum Age: 65
<b>Proposed Membership Numbers:</b>	<b><i>all members of the Worldwide Crew Association asbl (WCA)</i></b>
<b>Proposed Annual Contribution Levels:</b>	free, with a minimum of 250 EUR per transaction and/or a minimum of 1,500EUR per year
<b>Benefits:</b>	Termination of Plan Membership 100% of Account Balance Retirement: 100% of Account Balance Death: 100% of Account Balance, paid to Beneficiary Disability: 100% of Account Balance
<b>Other Benefits:</b>	Voluntary Partial Withdrawal <i>[only one in any Plan year]</i> Voluntary Suspension of Plan Contributions
<b>Normal Benefit Form:</b>	Lump Sum Annuity Income Payments: Life Annuity Life Annuity with Years Certain Life + % Contingent Annuity
<b>Administration Charges:</b>	<b>EUR 100</b> (yearly charge automatically deducted from account balances)