Finance, Investments & Funds, Pensions, Trust

Introduction to Retirement Annuity Trusts (RATS)

Course Details

Price

£235.00

CPD Points

3.00

Length

Half day (09:30-12:30)

Course Overview

The Guernsey Retirement Annuity Trust Scheme (RATS) is an ideal way for Guernsey residents to structure their pensions. This course is suited to those who wish to learn more about Guernsey RATS, their purpose and who can benefit from them.

This course is ideal for those:

- Working with clients who require specialists in RATS and pensions
- Looking to expand their Guernsey pension knowledge in a personal capacity

Content

The course will cover the following topics:

- The pensions environment in Guernsey
- The need for private pension provision
- What is a RATS?
- Why use a RATS?
- Who can benefit?
- Code of Practice
- Duties and responsibilities of trustees
- Investments
- Loans from the RATS
- Annual accounts.
- Case studies

Benefits

By attending this course, delegates will:

- Be made aware of the parties to the RATS
- Understand the purpose of RATS and who can benefit from them
- Be introduced to the duties and responsibilities of the trustees
- Be aware of the nature of the investments made by the RATS
- Understand loans from the RATS and potential benefits
- Understand the taxation issues involved.

Next Steps

If you would like to book a place on this course please click on the **'Book Course'** button to the right of this page and login or register for a user account to complete your booking(s). Any queries please do not hesitate to contact us via admin@gta.gg or call us on 01481 224570.

If no date is scheduled for this course at the present time please click on the **'Register Interest'** button and login or register for a user account so that we can add you to our course interest register. This register allows us to contact our tutors and finalise dates for a course as soon as we have a few people who have expressed their interest, so the more delegates who register their interest, the sooner we can schedule a particular course

Course Tutor

Angus Kemp

Angus Kemp is a qualified Chartered Accountant and has been involved in tutoring students in the islands for over 25 years. He came to Guernsey in 1985 after having qualified in Glasgow, and has spent time with Coopers & Lybrand and BDO as well as a spell with ICI. In 1995 he established Offshore Training Consortium in Guernsey, which was subsequently acquired by BPP, and in 2002 he founded his accountancy practice, Kemp & Company Limited. He continues to service his own clients and specialises in audit and assurance services, liquidations and general business advice. Angus's extensive academic credentials include MA in economics and Politics, Postgraduate Certificate in Accountancy, and a Masters degree in Education.