

A man with a beard and mustache, wearing a dark blue suit, white shirt, and dark tie, is smiling and gesturing with his hands while talking to a woman. The woman is seen from the side, wearing a light blue top. The background is a warm, out-of-focus interior with wooden beams. Large orange geometric shapes, including a circle and a chevron, are overlaid on the image.

PRA^XIS

Pensions & Employer Solutions

praxisgroup.com



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Praxis at a glance

About us

We are an independent, leading provider of bespoke private wealth, corporate and fund administration, pensions and employer solutions and yacht services to companies, individuals and families across the world.

Our clients' interests are at the forefront of everything we do. We are focused on delivering excellence in client service at every opportunity. A consistent quality of thinking that has shaped our reputation for innovation and delivery for over 50 years.

Our expertise and experience is generated by recruiting and retaining the brightest and best, and creating a culture that allows talented people to thrive.

We have always taken the long-term view, believing that the future of our business rests on the trust we build through the lasting quality of our relationships.

Our approach:

Ours is a bespoke, personal service, one that pursues all avenues to engineer solutions that are highly efficient today and flexible for tomorrow.

With 50 years' experience behind us, we understand the uncertain nature of the world. So, we use our experience and expertise to plan ahead.

Our values drive our business forward: we inspire, we listen, we trust, and we succeed together.

Our aim is to build a deeper understanding of your specific requirements, one that enables us to equip you with the tools to stay agile, ready to react.

Creating the kind of solutions that generate both long term value and enduring relationships.

“

We are focused on delivering excellence in client service at every opportunity.

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Praxis at a glance

1972

Established

400

People

12

Offices

£74b*

AUA

*As at September 2025



Trusted pension and employer solutions

We are a trusted partner to individuals, local and multinational employers. We are responsible for 10,000+ members and provide pension and employer solutions designed to meet evolving needs with confidence, clarity and care.

Combining strong personal service with a technology-enabled experience, we continue to

invest for the long term, helping clients benefit from dependable support, efficient delivery and solutions built for the future. We provide a range of services from our three locations supported by our experienced team of staff to suit all needs. For more bespoke requirements, we can work with clients in other jurisdictions where necessary.



Private clients

Personal pensions

Our personal pension solutions are designed to suit clients in a wide range of jurisdictions, offering flexible and robust retirement plans:

- > **Guernsey:** QNUPS, Retirement Annuity Trusts (RATs), personal pensions
- > **Malta:** QNUPS, QROPS, personal pensions for Malta residents

We also offer private client trust services for seamless trusteeship of non-regulated pension arrangements.

Annuity solutions

We provide non-insured annuity solutions from our offices in Guernsey. Typically used as a decumulation vehicle from non-UK pension plans, our annuity solutions can provide retirees with the means of extracting pension assets in a tailor-made contract over a short term or for the remaining lifetime of the Member.

Unlike an insurance annuity which offers a guarantee to pay a pension income over a lifetime, our non-insured lifetime annuities are written against the value of the assets and will generally decrease over time while a member receives an income. As a result, it could fully pay out before death. If a member dies before receiving the total benefits the residual value can be passed to noted beneficiaries and not retained by the annuity provider.

Our short-term annuities can be written over a fixed term, typically up to ten years with the ability to tailor the payment terms in equal or varied amounts.

Corporate clients

We provide a variety of services catering for a wide range of employer needs. This could be for an entire workforce or for a select group of employees as an incentivisation mechanism. In some jurisdictions these employer plans will be implemented as a retirement plan (i.e., linked to the retirement of an employee upon reaching a certain age) and in other jurisdictions they can be used as a short-term savings or terminal gratuity plan.

We can be appointed to act as trustee and/or administrator to various arrangements, including:

- > Employee benefit plans
- > Long-term incentive plans
- > Vesting or deferral plans
- > End of service gratuity plans
- > Employee savings plans
- > Occupational pension plans
- > Employee share plans

All the above plans are supported by innovative administration software that provides your employees with online access to view and manage their account from wherever they are in the world.

“

We inspire, we listen, we trust,
we succeed together.

”



Office locations

Our office locations are strategically placed to maximise exposure to a range of regulatory offerings.

Guernsey

- > Non-EU Member State
- > Simplified tax profile for non-Guernsey residents (No need for DTA)
- > Large range of pension & savings plan rules that enables multiple options for flexible planning
- > Head office for Praxis with over 125 staff



Malta

- > EU Member State
- > Over 80 DTAs in place that deal with pension distributions
- > Established jurisdiction for international pensions
- > Established Praxis office with over 40 staff



UAE

- > Praxis office in Abu Dhabi Global Market (ADGM)
- > Common Law jurisdiction with English speaking courts and legislation
- > Simplified tax profile for beneficiaries of a trust
- > Established Praxis office with over 20 staff



Pensions & employer solutions products by office

	Guernsey	Malta	UAE
QROPS	✓	✓	✗
QNUPS	✓	✓	✗
Personal pensions	✓	✗	✗
Flexible savings plans	✓	✓ *	✓
Short term annuities	✓	✗	✗
Lifetime flexible annuities	✓	✗	✗
Occupational pensions	✓	✓	✗
Workplace savings plans	✓	✓ *	✓
Employee benefit trusts	✓	✓ *	✓
Share options schemes	✓	✓ *	✓
Long term incentive plans	✓	✓ *	✓
Gratuity funding plans	✓	✓ *	✓

*Service can be provided by another licensed business within Praxis Group.

Key contacts



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Praxis is the brand name for the Praxis Group Limited and all its subsidiary and associated companies.

For company information and regulatory details, visit our website praxisgroup.com