

# ICHOR

Partners

## Savings Recovery Programme

The Savings Recovery Programme ("SRP") was established to help expatriates who have been miss-sold contractual savings plans and are looking to reduce the term and enhance investment returns.

The SRP is a propriety analytical tool that looks at the specific charges applicable to your individual plan and compares stated value to actual encashment value ("real value").

It then reviews historical performance, taking an average in order to estimate the potential return at the stated maturity date. Once this base line has been established, it then creates a recovery programme specific to your individual circumstance.

If you would like us to carry out this analysis then we would require the following information, together with a copy of the last valuation received from the insurance company (if available)

### Client Information - Savings Recovery Plan

Client/s name	
Date/s of birth	DD/MM/YYYY
Insurance company	
Product name (if known)	
Date policy started	
Contribution amount and frequency	DD/MM/YYYY
Currency	GBP/USD/EUR/ Other (please specify)
Original Term	
Current Surrender Value (if known)	