

# RENAISSANCE

## WORKPLACE BENEFITS

The UK, Canada, the US, New Zealand and Australia all provide teachers with an occupational pension scheme that is of great benefit. However, there is one common factor with all of these schemes. Once a teacher moves into international education they lose their eligibility to participate further as long as they remain overseas.

Life insurance is a vital tool used to protect families with dependents. However, most do not realise that coverage taken out in the home country does not provide cover when living and working overseas.

Teaching in a foreign country can be very rewarding and yet very challenging. Many of the things that are taken for granted back home can seem impossible to obtain. Working exclusively with educational establishments Renaissance has a unique understanding of international educators' needs and circumstances. We are able to provide solutions to the challenges that come with being globally mobile.

We have been working with schools and teachers for over 25 years and are able to offer regulated advice in a number of jurisdictions globally. We regularly visit our clients throughout Asia, the Middle East, Europe, Africa and the Americas. Wherever you go, Renaissance is able to continue meeting your savings, retirement, life, banking, health and travel insurance needs.

Some of the things we regularly advise teachers on are:

- ✓ Life Insurance
- ✓ Setting up a Will
- ✓ Travel Insurance
- ✓ Offshore Banking
- ✓ Offshore Mortgages
- ✓ Critical Illness Cover
- ✓ Income Replacement
- ✓ Index Investing for Retirement
- ✓ Portfolio management services
- ✓ Interim Guardianship arrangements
- ✓ Total & Permanent Disability cover
- ✓ Teachers Pension Scheme Alternatives
- ✓ Restarting neglected pension & savings plans

How do you know if you will have sufficient funds to ensure you enjoy a reasonable standard of living in retirement? In the event of your sudden demise have you made plans to leave your family with enough money to maintain their current lifestyle? These are just two of the many questions we can help you answer.

Whether you want advice on getting started, your existing arrangements, a financial health check up or simply more information, please email [nick@renworkben.com](mailto:nick@renworkben.com) for a free consultation.

***Sponsors of the Search Associates Job Fairs  
All consultations are free of charge and without obligation  
Exclusive provider of the International Teacher's Pension Plan (ITPP)***

# A comparison between Critical Illness Cover and Medical Insurance

Life changes. Be prepared. Be Protected.

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Protection for less than the cost of your daily coffee! For less than \$2 a day a non-smoking 40-year-old male could get \$400,000 of protection for 20 years. Premiums are guaranteed never to increase, no matter where you live and regardless of what happens to your health.

If you want to protect your family and get covered today, email [nick@renworkben.com](mailto:nick@renworkben.com) for a free quote.