

BSME Insurance and Investing Directory

BSME Partner Directory

BSME facilitates an invaluable relationship between our schools and over 90 Partners, who provide products and services to schools and staff.

School staff in need of insurance or investing services can use this brochure to browse trusted BSME Partners. To have a look at our other Partner categories, please visit our [website](#).

Insurance and Investing



APW Ltd

www.apw-property.com | LinkedIn

APW Property helps expats create financial security by investing in UK property. We're experienced in working with teachers in international schools around the world. As expats ourselves, we understand the unique challenges you face when living and working abroad. We offer bespoke investment packages to make the process as easy as possible and work with tax and mortgage experts who specialise in helping expats.



Warwick Mann International Ltd

www.warwickmann.com

Now in our 16th year, Warwick Mann offer an exclusive service for International Schools and Teachers. As Independent Brokers, we have access to many innovative and discounted schemes designed specifically for International schools. All advisors are fully qualified, and have on average 25 years experience in financial services. We give professional independent advice on: UK & International Mortgages, Healthcare, Pensions, savings & investments, Life & Critical Illness, Income Protection, Education Fee Planning, IHT Planning, Home & Travel, National Insurance & Tax advice and International Wills. To assist with staff recruitment and retention, we have helped many schools improve their employee benefits through group life, health and pension arrangements. Further information available on request.

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Insurance and Investing



Sovereign Group

www.sovereigngroup.com | jsmeed@sovereigngroup.com

We are based in 20 jurisdictions around the world, with 6 within the Middle East (Abu Dhabi, Dubai, Qatar, Bahrain, Oman and Saudi Arabia).

We provide simple, a cost-effective occupational pension and savings plan that allow employers to deliver on their duty of care and to attract and retain quality people. Employers can ease cashflow by saving regularly for end of service benefit and also provide either sign on or contract completion bonuses or enhanced contributions levels for leadership or long-service.

As an international plan, it can incorporate several schools/countries so employers gain economies of scale and efficiency, and employees can move around a Group but keep a consistent benefit.

We also include an award-winning financial wellness portal as part of our service to increase broader financial literacy.

Within the plan for no extra cost, employees can save easily via payroll for life events such as marriage, house purchase, children's education or retirement.

Fees are simple and transparent, with access to Vanguard, Fidelity, Blackrock and Shariah funds.

Service is paperless, so employees can self-serve and its low impact on payroll/HR.

We know how busy you are, so contact Jo Smeed who will deliver a simple, easy and affordable solution.