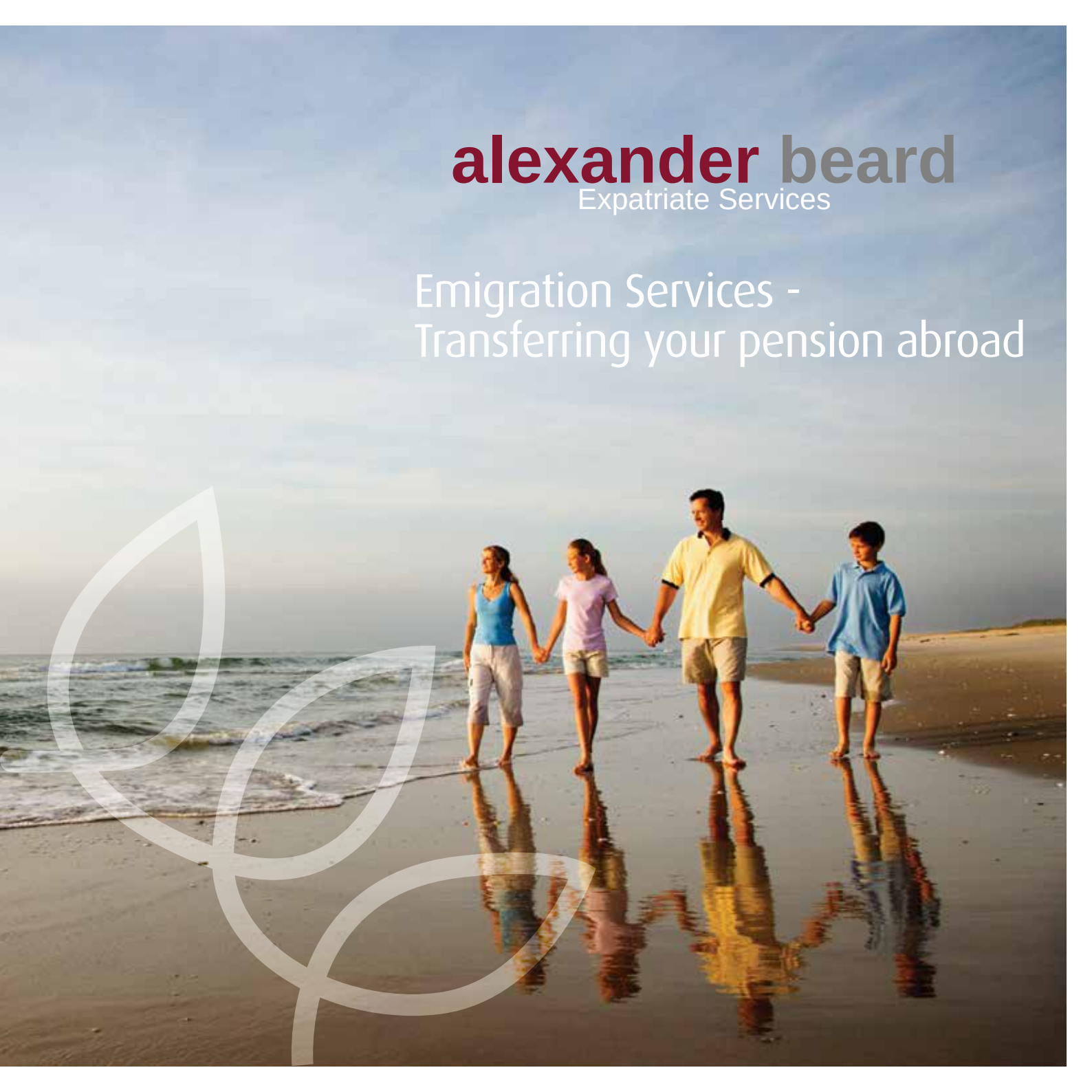


**alexander beard**  
Expatriate Services

Emigration Services -  
Transferring your pension abroad



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Looking after you wherever you go and looking after what you've left behind.

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**Emigrating is a significant and potentially life changing decision that needs careful thought and planning. One factor that many people overlook is the opportunity that exists to take their UK pension fund(s) with them when they settle in another country. There are a number of countries where reciprocal arrangements allow for this to take place.**

Taking the right advice is imperative to this process; taking this advice from an internationally recognised expert in this field is, we believe, essential to your decision.

Alexander Beard Group has qualified advisers both in the UK and abroad, which gives us a significant 'edge' when giving advice upon this subject as we are constantly up to date with both legislative and taxation changes in both countries.

## Our Role

Alexander Beard Expatriate Services Division's role and responsibility is to help you to successfully migrate your pension and other Financial assets to the country in which you are emigrating to.

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Transferring  
your  
pension  
abroad



# Why transfer?

**There are significant benefits that could be gained by transferring your UK pension fund overseas:**

- **Gain control:** You could gain much greater control over how the funds are allocated.
- **Receive a TAX-FREE lump sum versus having to take an annuity:** In many instances you can receive all of the money from your pension as a tax-free lump sum benefit, instead of being compelled to purchase an annuity with the majority of the fund total.
- **Tax efficient income :** After 5 full tax years of non UK residency, a QROPS will allow you to stop paying UK tax on your income. There may be local taxes to pay in the country you are resident in.
- **Active Investment Management:** After transferring your UK Pension you will be able to switch between investments if you want to. You can take control of your investment towards your retirement and change the investments allocation to meet your needs.
- **Minimize your currency risk:** Some schemes offer GBP denominated funds, so that you can transfer your pension without immediate concern for the currency exchange rate.

# Contact Us

For more detailed information on the services we offer please visit our website [www.abg.net](http://www.abg.net)

## Alexander Beard Expatriate Services

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Tel: 08446 780078

### **In the UK**

Alexander Beard Wealth LLP is an appointed representative of Alexander Beard Investment Management Limited, which is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 225566.

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### **In The Netherlands**

Alexander Beard International Benefits B.V. is registered with the Dutch trade register under nr. 60817410. AFM license number 12043464 is permitted to conduct business in the UK under the EU Passporting Rules.

### **In South Africa**

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