

QROPS

If you were a tax resident outside Britain,
who was persuaded to transfer your pension
to a QROPS or SIPP, this FREE brochure will
explain what you should do now

Misselling. The SIPP and **QROPS** debacle

Know the **Facts!**

1. There are LIMITED or NO tax Advantages in transferring a British pension into a QROPS for most people. Check the Double Tax Treaty with the Country where you will retire!
2. The Pension Commencement Lump Sum is taxable in some Countries irrespective of if a SIPP or QROPS or UK pension
3. Transfers to some QROPS reduces your options, and does not increase them!
4. A SIPP should NEVER have an Insurance Bond wrapper inside it
5. Most Insurance Bonds are not regulated for sale in many countries and are sold purely for commissions

What went wrong?

Many holders of British pensions, living outside Britain, were told to unnecessarily transfer their Defined Benefit and Contribution Pensions into a QROPS- usually in Malta, Gibraltar, the Isle of Man, Guernsey or New Zealand – or an “International SIPP” with expensive Insurance Bonds holding assets like Structured Notes

How this applies to you?

Your pension charges, indicated to be 1% per annum, are often 3 to 4 times that and have penalties attached.

Not only have you lost money already, but you WILL CONTINUE TO LOSE MONEY IF YOU TAKE NO ACTION.

Your future retirement is therefore at risk.

+44 (0)1225 436 200

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expert advice**

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Why?

There are many reasons why you should consider using a specialist pension adviser. The first is that they can help you to understand the options available to you and the implications of each. They can also help you to choose the best option for your needs and circumstances. This is particularly important if you are considering moving your pension to another country, as there are many factors to consider.

Advisers might not always tell you...

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