

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.

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brochure and one to one
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 circumstances and to put in place the necessary arrangements to ensure that you are getting the most out of your pension.

Advisers might not always tell you...

As advisers, we are required to provide you with the best advice we can. However, we may not always tell you everything that you need to know. For example, we may not tell you about the risks of investing in the stock market, or the fact that your pension may be subject to investment risk. We may also not tell you about the fact that your pension may be subject to inflation risk, or that your pension may be subject to the risk of the pension provider becoming insolvent. We may also not tell you about the fact that your pension may be subject to the risk of the pension provider becoming insolvent.