



If you were a tax resident in Spain who was persuaded to transfer your pension to a QROPS, this FREE brochure will explain what you should do now.

Spanish tax residents and the

QROPS debacle

Know the **FACTS!**

1. There are NO tax advantages in transferring a UK pension into a QROPS for a Spanish resident. Check the Double Tax Treaty between the UK and Spain!
2. The Pension Commencement Lump Sum is taxable in Spain!
3. Transfers to a Gibraltar QROPS reduces your options even further!
3. Most insurance bonds are not regulated for sale in Spain and fall foul of Spanish Law. This could help you!
<http://belegal.com/blog-by-antonio-flores/2017/11/>

What went wrong?

Many holders of British pensions, living in Spain, were told to transfer their Defined Benefit and Contribution Pensions into a QROPS- usually in Malta, Gibraltar, the Isle of Man, Guernsey or New Zealand.

Advisers then put pension funds into expensive commission driven insurance bonds that reduce performance, decrease fund value and income in retirement.

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.

**Contact us for the full
brochure and one to one
expert advice**

CLICK HERE

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 a non-UK resident or have a complex financial situation. A specialist adviser can also help you to understand the risks involved in investing in pensions and can provide you with the support and advice you need to make the most of your pension savings.

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 involved in investing in pensions or about the potential for inflation to erode the value of your pension savings. We may also not tell you about the benefits of using a specialist adviser. This is because we are required to provide you with the best advice we can, and we may not always know what you need to know. However, we can help you to understand the risks involved in investing in pensions and can provide you with the support and advice you need to make the most of your pension savings. We can also help you to understand the benefits of using a specialist adviser. This is particularly important if you are a non-UK resident or have a complex financial situation. A specialist adviser can also help you to understand the risks involved in investing in pensions and can provide you with the support and advice you need to make the most of your pension savings.