



Pension Transfers specialise in transferring UK pension benefits to New Zealand. With regulated offices in both UK and NZ, Pension Transfers ensure that you receive the best advice & service in both countries. UK pensions can be transferred to NZ in order that benefits are paid tax-free. If you leave your pension behind in the UK you would be exposed to NZ tax when UK pension benefits are paid to you. As a result, transferring your UK pension to NZ could prove beneficial to you. You even have the flexibility under the NZ schemes to receive benefits before you retire. Pension Transfers will provide you with a report that will give advice on what to do with existing UK benefits you have and provide details of the Tax-Free NZ benefits you could achieve if they were transferred. If you proceed with the transfer, we will process this effectively for you in order that the UK money is invested in NZ funds that match your attitude to risk with advice provided by our experienced NZ advisers.

Tom Gilbert is the founder of Pension Transfers Limited established in 2000, a business offering pension transfer services and financial advice to British citizens wanting to emigrate from the UK to New Zealand.

Tom is a professional Investment Adviser with ten years experience in the finance industry. He is a member of the Professional Advisers Association and regularly receives industry awards for quality performance and customer service. He has recently won AXA's Grand Champion Adviser for 2006 and 2007, and was their Top Superannuation Writer for 2008 and 2009.

Richard Curran runs the UK office that will provide you with the initial advice in a free no obligation report. He is a pension transfers specialist with over 20 years experience within the pension industry.

Main Business Activities

Transferring UK Pensions to New Zealand is the main core of our business. We have already helped transfer over \$100m successfully for our clients. We can also provide you with UK advice before departure that allows you to achieve 25% growth on investment into a Personal Pension guaranteed. Ongoing financial advice is available from our NZ team that will ensure that the NZ pension works best for you. We can also help you with all your other financial needs.

Services Provided

- Pension Transfers will arrange to gather information for all your UK pensions plus produce a free no obligation report
- If you proceed with the transfer, our NZ team will arrange this for you. We will transfer the benefits to a compliant New Zealand scheme QROPS
- We will arrange for your NZ pension benefits to be paid tax-free
- We will ensure the transfer occurs free of any currency risk exposure
- You will be entitled to access NZ pension benefits before you retire
- We will provide advice on your UK State Pension (which can not be transferred to NZ)
- A Disclosure Statement is available on request and free of charge

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