

Retirement is an important aspect of Financial Planning.

Over the past two years, in partnership with Premier Group and Hornbuckle Mitchell Group PLC we have been marketing their International SIPP available for all expatriates with old UK pension plans who wish to take control of their pensions while providing the security of an HMRC approved and regulated UK trust.

Setting up the International SIPP is simple to do and also very cost effective with set-up fees fixed regardless of the SIPP size. Fees start at approximately £300+VAT and £250+VAT pa. A SIPP can hold a Personal Portfolio Bond or a direct basket of assets.

What is a SIPP?

A Self Invested Personal Pension which facilitates the transfer of one, or a collection, of frozen UK personal or company pensions.

What is the opportunity?

The Self Invested Personal Pension is a relatively new product which has only recently been offered to clients residing or working overseas so that they can manage and control their UK pensions in the most flexible and appropriate way for their individual circumstances.

Why use a SIPP?

If a client is residing or working overseas there are a number of possible benefits to transferring frozen pensions into one offshore structure. For example:

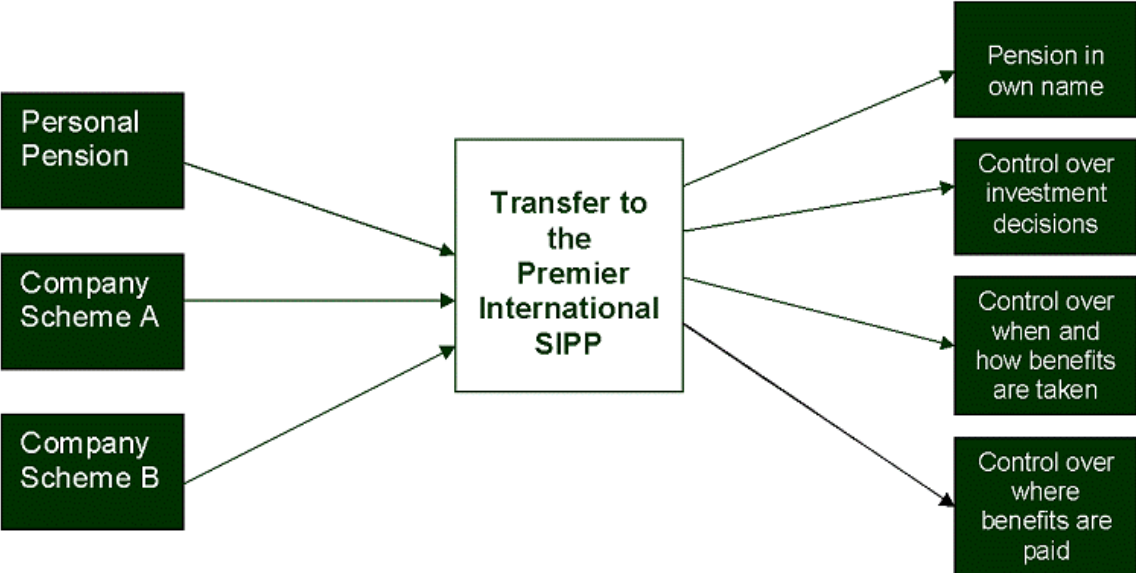
- Control over the investment, and control over the investment choice.
- Benefits can be taken at age 50 (before 2010) and 55 after that date. This is even the case if the existing pension is set up with a later retirement age.
- In some cases the amount of tax free cash can be increased after transfer.
- Tax benefits in payment of pension, depending on the jurisdiction in which the benefits are received.
- Flexibility in amount and structure of benefits.
- Inheritance tax benefits by inclusion of children.

There are many reasons why someone should look at a SIPP, here are just a few.

### Retirement Benefits - Control

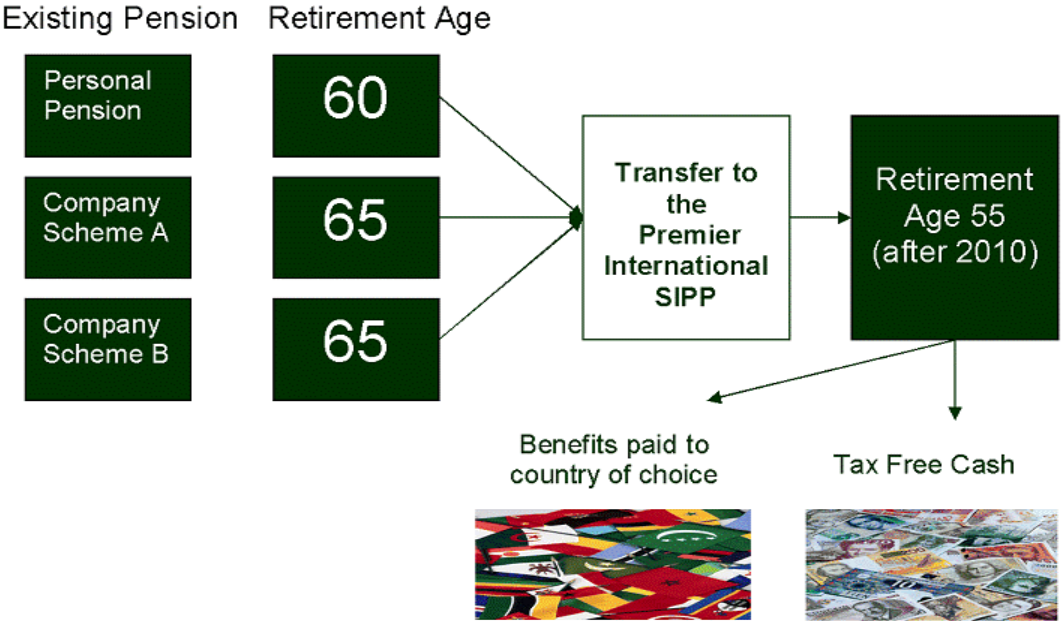
Clients with frozen pensions in the UK may not have

- Control over the investments made.
- Control over the future of the company that the pension is with.
- Lost touch with the company or pension provider.



### Retirement Benefits Advantages

Benefits can be taken at age 50 (before 2010) and 55 after that date. This is the case even if the original pension is set up to mature at a later date.



Investments within the SIPP can be direct or held within a Portfolio Bond.

Clients living outside the UK at retirement can have income paid free of UK tax providing double taxation agreement with the country of residence.

No need to buy an annuity

Trust lives on after death

If you would like to know more, please [CONTACT ME](#) and I will be happy to assist