



# Enjoy a Tax Free Retirement

Do you have a pension in the UK?  
Have you ever worked in the UK?

There are many advantages and benefits to be gained by transferring your UK Pension to Australia;

- Tax Free Lump Sum Payments
- Tax Free Pension Income
- No death duties
- Continued growth throughout retirement

We at **TWA** can offer flexible choices, the ability to continue to hold your Pension in Sterling while achieving growth along with many offshore and international options to suit.

We can help you make the right choice when it comes to the receiving scheme who can accept your UK Pension, these may include Australian, UK & International Superannuation Providers including Self Managed Superannuation Funds.

Talk to **TWA** about the Tax & Death Benefits plus the many advantages to be gained by transferring your UK Pension. Ring Jane for a consultation (08) 9404 6567 or email [janec@twadvisory.com.au](mailto:janec@twadvisory.com.au)

Take control of your Retirement Today

[www.twadvisory.com.au](http://www.twadvisory.com.au)

# We at TWA have a retirement solution for you;

## Whether you are Under 55 years of age

You do not have to wait until you are aged 55 to transfer your UK Pension you can take control of your retirement sooner. We at TWA have a solution tailored to meet your needs.

Our solutions have many benefits and advantages;

- Flexibility & Control of investment choices
- Ability to hold in Foreign Currencies
- Eliminate Forex fluctuations & risks
- Amalgamate your UK pension funds to reduce fees and charges
- Avoid CETV fluctuations (Cash Equivalent Transfer Values)
- Funds held on an Australian Platform
- Access to Australian based investments
- Advice and guidance from an Australian qualified advisor
- Easier to transfer to Australia once you turn 55.

## Over 55 years of age

- Tax Free Pension Income
- No death duties ie. IHT and poor death benefits
- Continued growth throughout retirement
- Greater Flexibility & Control over your investments & retirement choices
- Superannuation Consolidation to reduces fees and charges
- Eliminate Forex fluctuations & risks
- Avoid CETV fluctuations (Cash Equivalent Transfer Values)
- Easy access to your income.

## Or whether you want to consider a QROPS Self Managed Superannuation Fund (SMSF) as right for you

- Ability to hold in Sterling & other foreign currencies
- Increased Flexibility & Control over your investments & retirement choices
- Greater Investment Choices
- Ability to make in special transfers (transfer assets).

**Please speak to Jane today to discuss your options and tailored solutions and take control of your retirement TODAY.**