

Take your pension to a higher level.



Create Wealth

Growth Wealth

Preserve Wealth

Pass on Wealth

You live and work overseas, or intend to in the near future and you are thinking of retiring outside the UK, so what can you look forward to from your UK based pension? A taxable income with limited investment opportunities until you die and the disadvantage of Inheritance Tax (IHT).

Qualifying Recognised Overseas Pension Scheme (QROPS) Better for you, better for your family.

If you are thinking about enjoying your retirement outside of the UK, then a government approved overseas pension scheme provides you with the ideal opportunity to maximise your retirement income and avoid the pitfalls of UK tax and regulations. A QROPS gives you greater control of your pension at retirement and provides valuable benefits for you spouse and children.

As the name suggests, QROPS' arrangements are recognised by Her Majesty's Revenue and Customs and allows you to transfer most UK pension funds to an approved overseas scheme.

“Transfer your UK pension offshore and maximise your retirement income”

Can you make use of a QROPS?

- Are you likely to spend at least 5 full consecutive tax years outside of the UK?
- Would you like a larger Pension Commencement lump sum & lower taxes on retirement ?
- Do you want to pass on your wealth to your dependants?

If you answered yes to these three questions, then you should contact us today to discuss your situation with one of our expatriate experts.

The Benefits of QROPS

- Tax-free transfer subject to £1.75m lifetime allowance cap
- Tax-free growth of pension fund
- No tax deductions at source on the income (dependant on QROPS jurisdiction)
- More freedom to invest
- Free from UK Inheritance Tax (IHT)
- Simple estate planning and management
- Your accumulated wealth can be passed on to the next generation

Assets that can be held in a QROPS:

- Cash deposits
- Equities & bonds
- Investment trusts
- Private company shares
- Life insurance contracts
- Commercial property
- Frozen & inactive pensions

www.ImperiusAM.com

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