

Thinking about moving your UK pension to Australia?



Then let our experts guide you. We'll help you determine if a transfer is worthwhile – and support you through the process.

PX PENSION
EXCHANGE®

Why choose PX Pension Exchange?



An unrivalled 20-year history

PX Pension Exchange is the go-to team for UK pension holders seeking reliable international and local financial advice on their UK pension funds.

And our track record is second to none. Our international team has been advising expats and others with UK pensions in Australia for over 20 years. Our founder and CEO Darion Pohl is also recognised as a global leader in the field, dually qualified in both jurisdictions.



Located – and compliant – in both countries

With dual headquarters, PX Pension Exchange has specialist advisers based in the UK and Australia.

We're also fully compliant in both countries. This means we're one of only a few teams in the world who can offer UK pension advice and act on your behalf – while also providing on-the-ground support here in Australia.



Qualified actuarial staff on our team

Most UK pension transfer values are calculated by pension scheme actuaries. But these values are based on specific assumptions and complex formulas.

With qualified actuarial staff, we can independently evaluate whether those assumptions are reasonable – and if the value provided by your pension scheme is fair.

From there, we can advise on your best next steps, which may or may not involve a transfer.



Fully transparent – 100% independent

At PX Pension Exchange, we believe in open, honest client relationships. That's why our pricing structure is fully transparent. What you see is always what you get.

We don't accept commissions from any third parties. We only establish pension schemes with low-cost providers. And we don't recommend products with unreasonable entry or exit fees.

How we help

It all starts with the right advice

- 1** We **LEARN** about your financial goals, priorities and pension scheme.
- 2** We **CALCULATE** the true value of your UK pension (defined benefit, GARs and others).
- 3** We **RECOMMEND** the best course of action (which may or may not include a transfer).
- 4** We **IMPLEMENT** the transfer or an alternative strategy on your behalf.
- 5** We **ADVISE** you on your pension and wealth creation strategy – ongoing.

A quick explanation

If you're under 55

You can only move your pension into an Australian superfund after you turn 55.

But, while you wait, our international team can:

- Lock in your transfer value to ensure you're not losing out over time (if it's in your best interests)
- Manage your UK pension funds in the meantime so they're working optimally for you
- Develop a future transfer strategy within the Australian Non-Concessional Cap (NCC) to reduce your tax

If you've turned 55

As soon as you turn 55, you can transfer your pension to Australia.

If we determine a transfer is in your best interests, our experts can:

- Help set up an Australian superfund (that's recognised as a QROPS)
- Create and implement a transfer strategy that minimises your tax and falls within the NCC
- Manage any funds still in the UK until your next transfer (to save you tax)

Our other areas of expertise

Lost UK pension tracking

Advice on UK pension cash outs

UK State Pension top-ups

Foreign exchange optimisation

Internationally mobile clients

Pension transfers on divorce

Strategies to limit the impact of UK Lifetime Allowance

General financial and tax advice

Did you know?

Instead of moving your pension to Australia straightaway, we can restructure it in the UK (via our UK office).

This will help you avoid exceeding the NCC – which means you could save a considerable amount of tax. It may also enable you to save substantial amounts of tax on drawing your funds in retirement.

For pension transfer advice & solutions you can rely on

Contact PX Pension Exchange today.

Our experts are available 24/7
1300 007 979

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welcome@pensionexchange.com

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