

Q What do UKPTA do for me?

- A
- Fund ABN number
 - Fund Tax File Number
 - 2 sets of Trust deeds
 - ATO certificate of compliance
 - Consent & Resolution of trustees
 - QROPS Status with HMRC
 - UKPT do everything required to ensure your transfer is legal and complying both with the ATO and HMRC
 - Nominated beneficiaries
 - Tax deductible insurance.

Q Do I have to be a resident of Australia?

A Yes – this can be temporary or permanent. Our UK pension transfer service does not include specific advice or recommendations in relation to whether or not you should transfer your UK pension fund(s) to Australia. We simply arrange, administer and facilitate the transfer of your UK pension benefits to a QROPS SMSF in Australia.

Q What if I leave my pension in the UK?

A You will be subject to tax on the annual growth of the fund. At retirement you can take a restricted lump sum payment, but it will be subject to Australian tax, and the balance converted to an annuity, also subject to Australian tax. At death you may lose the balance to the UK government due to no nominated beneficiaries.

Q I already have a SMSF?

A We can apply for your SMSF to have QROPS status here in Australia and transfer your funds into it.

Q What happens after the transfer has taken place?

A UKPTA will forward all your SMSF documentation for your safe keeping and enable you to manage your own fund or alternatively we offer a low cost administration service.

SOME USEFUL CONTACTS:

ATO Super hotline	13 10 20
ATO web site	www.ato.gov.au
APRA hotline	1300 13 10 60
APRA website	www.apra.gov.au

UK Pension Transfers Australia...

- Do not charge a percentage of the UK Pension transfer value
- Do charge agreed fixed price for UK transfer - paid from your new Australian Super Fund (tax deductible)
- Do not charge a full transfer fee for a spouse or partner - UK transfer
- Do charge a small fixed admin fee for a spouse or partner – UK transfer
- Can arrange for tax deductible life insurance paid from your fund
- Do transfer your UK pension into an Australian Bank - for your own investment choice

(ATO and HMRC CONDITIONS APPLY)



For more information please call
UK PENSION TRANSFERS AUSTRALIA

PERTH - MANDURAH

HEAD OFFICE - Tel: 08 9309 4001 Fax: 08 9309 4014

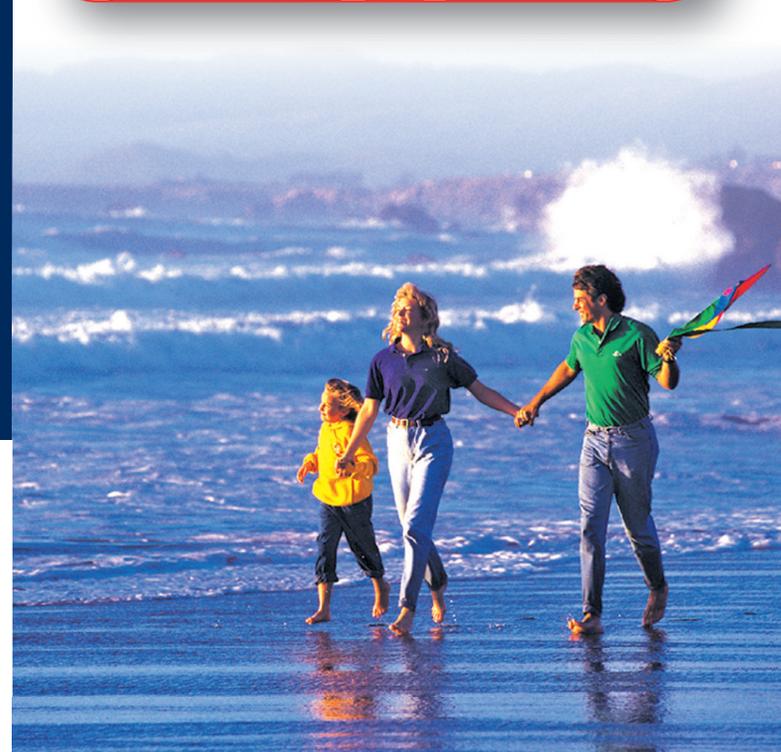
15/1 Irwin Road, Wangara WA 6065

116C Anstruther Road, Mandurah WA 6210

Email: superrecall@amnet.net.au

Website: www.superannuationrecall.com.au

ABN 77 253 409 821



YOUR Pension in YOUR bank account NOW

You don't have to be 65 or retired.

Don't lose up to half your money in tax by leaving it in the UK until retirement.

Low transfer fees with no hidden costs.
(UKPTA have a set fee and do not charge a percentage of the transfer value)

Established 2003



Make the right choice for a tax free retirement

Have you lived or worked in the UK? Do you know that you can transfer most preserved UK pension funds to Australia, into a Self Managed Superannuation Fund using your own bank account, you don't need to be 65 or retired.

Changes to Australian Superannuation Legislation 2007

The Australian government has made many changes to the superannuation system in Australia. One of the most significant changes is that super benefits paid from a taxed super fund either as a lump sum or weekly income will be tax free for people aged 60 and over.

This also includes any UK pension funds that are transferred to an Australian superannuation fund including self managed funds.

The British Government also made changes to legislation regarding the transfer of UK pension funds to Australia. The main change is that the Australian Receiving Fund has to be registered as a Qualifying Recognized Overseas Pension Scheme, or QROPS, in the UK. Failure to transfer to a QROPS scheme could result in a UK tax charge of up to 55% being deducted from your UK pension prior to the benefits being transferred to Australia. Self Managed Super Funds have been granted QROPS status since the changes were implemented in April 2006.



What is a UK Pension Transfer?

A UK pension transfer refers to a lump sum transfer of a preserved UK pension fund(s) to a complying superannuation fund in Australia. Preserved UK pension fund(s) are benefits that have not commenced in payment i.e. you are not receiving an annual pension from the arrangement/fund.

What is the 6 months tax free window?

The ATO allows a six month tax free window from the date of Australian residency, whereby UK pension fund(s) can be transferred to an Australian Super Fund without incurring a tax liability on transfer. If the transfer takes place after the 6 months, tax is payable on the growth of the UK fund from the date of residency to the date of transfer.



Disclaimer: The advice contained herein does not take into account your particular objectives, needs or financial situation. Before making a decision regarding the acquisition or disposal of a Financial Product you should assess whether the advice is appropriate to your objectives, needs or financial situation. You may wish to make this assessment yourself or seek the help of a Financial Adviser. No responsibility is taken for any person acting on the information provided. Persons doing so, do so at their own risk.

Common Questions & Answers

- Q How long will the transfer take to complete?**
 - A The transfer of UK pension funds can take from 8 to 20 weeks to complete. However there are several factors that could greatly affect the timing process. The transfers of personal pensions are usually considerably quicker than the transfer of company pensions.
- Q Why choose UK Pension Transfers Australia to facilitate my UK Pension transfer?**
 - A We are a highly respected, long standing firm of administrators.
 - Full preparation of transfer documents
 - Established 2003
 - 100% success rate
 - Personalised Customer Service
 - Regular updates on the process of your transfer
 - No up front fees or out of pocket expenses
- Q Why would I choose a Self Managed Super Fund to transfer my pension into?**
 - A
 - Monies in a bank of your Choice
 - Total Control
 - Choose your own investments
 - You can have up to 4 members
 - Tax deductible life insurance paid from your fund
 - No out of pocket expenses as all fees can be deducted from your super fund and be claimed as a tax deduction
 - Take your super from employer to employer.