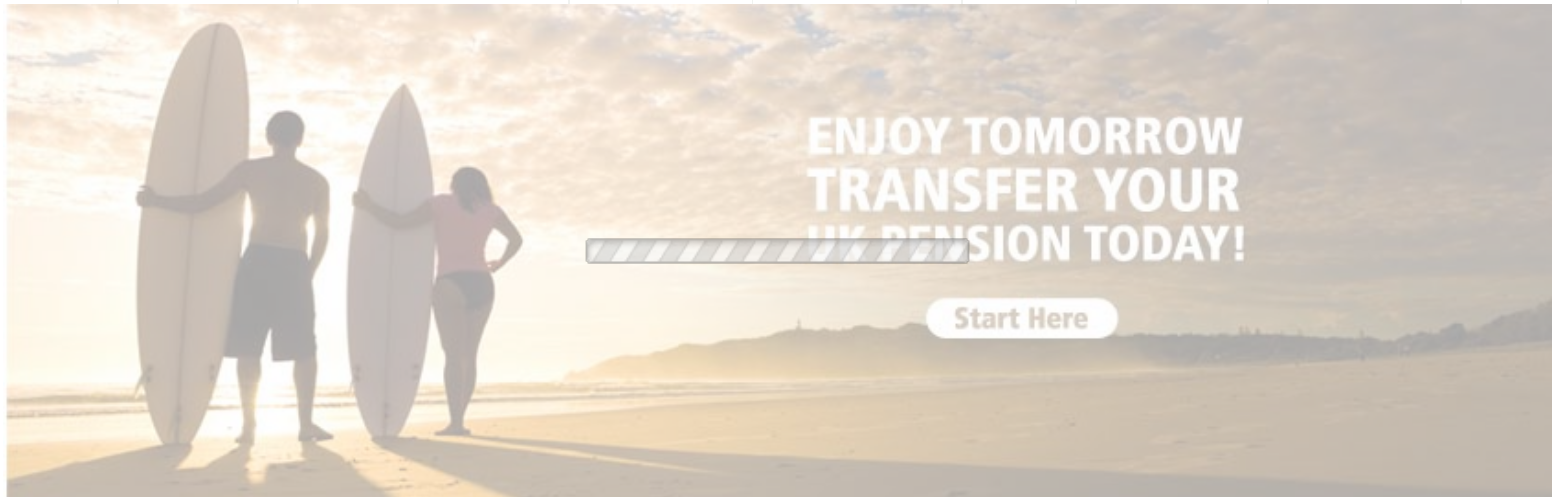




Australia's premier UK Pension advice and transfer service, call 1300 667 317

HOME ABOUT GPT TRANSFER PROCESS START NOW TESTIMONIALS NEWS DOWNLOADS CONTACT US



As a leading UK pension transfer specialist, GPT understand that transferring your pension fund or pension scheme is more than just a process. Take advantage of our experience and expertise, superior customer service, and our low transfer fees.



At GPT our pension [transfer process](#) is hassle free. It starts when you download our easy-to-complete [transfer form](#). We request information from the UK and then return an obligation free estimate of fees to you. We only start transferring after we have your authority to do so.



We offer a choice of services to suit a range of needs - select our [transfer service](#) or [advice and transfer service](#). Whatever you decide, we do so much more than just transfer pension funds. Once your money has arrived in Australia we arrange for a comprehensive financial plan to be prepared for you at no additional cost. It's all part of our commitment to your financial future. It doesn't get any better than that.

- Lowest transfer fees
- No out-of-pocket expenses
- Australian and UK offices

[Start your transfer today](#) - it's easy! Or [contact us](#) for more information.



CURRENT NEWS

07/07/2011
MATT GOSLING - TESTIMONIAL

27/04/2010
MUST I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WHEN I MIGRATE OR CAN I DO IT AT SOME LATER STAGE?

27/04/2010
IF I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WILL I BE TAXED IN THE PROCESS, AND IF SO HOW MUCH?

19/04/2010
CAN YOU TELL ME WHAT MY HUSBAND AND I WOULD NEED TO DO IN ORDER TO TRANSFER OUR PENSIONS TO AUSTRALIA?

19/04/2010
CAN I TRANSFER MY UK STATE PENSION AS A LUMP SUM TO AUSTRALIA?



Australia's premier UK Pension advice
and transfer service, call 1300 667 317

HOME | ABOUT GPT | TRANSFER PROCESS | START NOW | TESTIMONIALS | NEWS | DOWNLOADS | CONTACT US

WHAT IS A PENSION TRANSFER?

WHY TRANSFER?

WHY USE US?

WHAT WILL IT COST?



WHY TRANSFER?

HOME > TRANSFER PROCESS > WHY TRANSFER?

There are many reasons to transfer your UK pension with GPT, a 100% tax free retirement is just one of them.

Superior tax effectiveness

In most cases, retirement income will be more tax effective if sourced from an Australian superannuation fund than a UK pension. If you are aged 60 years or more and retired, your pension income will be 100% tax free. If you are aged between 55 and 60 and retired, significant tax concessions apply. If you have no other income there's no need to lodge an Australian tax return. Transfer within six months of Australian residency and the Australian Tax Office allows a six month tax free window - your UK pension benefits can be transferred to an Australian superannuation fund without incurring a tax liability on transfer. If the transfer takes place after six months from the date of permanent Australian residency, as is common, some tax is payable on the growth of the UK fund from the date of residency to the date the transfer takes place. Remember however that only the growth is taxed, not the fund itself.

Greater flexibility

Unlike the UK, there is no requirement to ever purchase a pension/annuity in Australia. Within the first five years of Australian residency, if you are retired, you can draw up to 25% of the transferred funds as a lump sum 100% tax free under UK rules. If you have been in Australia for more than five years and retired all funds can be withdrawn as a 100% tax free lump sum and any UK restrictions will no longer apply.

Greater control and access

By consolidating and transferring your retirement benefits to Australia, you will have greater local control and access to your funds in the country in which you have chosen to reside and retire.

Superior death benefits

CURRENT NEWS

07/07/2011
MATT GOSLING - TESTIMONIAL

27/04/2010
MUST I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WHEN I MIGRATE OR CAN I DO IT AT SOME LATER STAGE?

27/04/2010
IF I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WILL I BE TAXED IN THE PROCESS, AND IF SO HOW MUCH?

19/04/2010
CAN YOU TELL ME WHAT MY HUSBAND AND I WOULD NEED TO DO IN ORDER TRANSFER OUR PENSIONS TO AUSTRALIA?

19/04/2010
CAN I TRANSFER MY UK STATE PENSION AS A LUMP SUM TO AUSTRALIA?

ARCHIVES

JULY 2011

APRIL 2010

FEBRUARY 2010

The death benefits payable from Australian superannuation and Account based pension funds comprise 100% of the fund value. Depending on who the beneficiaries are from these benefits may require some lump sum tax to be paid. Payment to spouse will always be tax free.

Elimination of long term currency risk

By transferring your UK pension funds to Australia, you will eliminate the long term currency risk involved in transferring foreign currency to Australia on a regular basis. Of course, it's important that you carefully consider your individual circumstances when planning your UK pension transfer. If you are unsure that a transfer is best for you, take advantage of our [advice and transfer service](#). There will be a cost attached but for peace of mind you will be able to make an informed decision.

[Start your transfer today - it's easy!](#) Or [contact us for more information.](#)



Information provided on this website is general in nature and does not constitute financial advice. Global Pension Transfers will endeavour to update the website as needed. However, information can change without notice and Global Pension Transfers does not guarantee the accuracy of information on the website, including information provided by third parties, at any particular time. Every effort has been made to ensure that the information provided is accurate. Individuals must not rely on this information to make a financial or investment decision. Before making any decision, we recommend you consult a financial planner to take into account your particular investment objectives, financial situation and individual needs. Global Pension Transfers does not give any warranty as to the accuracy, reliability or completeness of information which is contained in this website. Except insofar as any liability under statute cannot be excluded, Genesys Wealth Advisers, its employees do not accept any liability for any error or omission on this web site or for any resulting loss or damage suffered by the recipient or any other person. Unless otherwise specified, copyright of information provided on this website is owned by Global Pension Transfers. You may not alter or modify this information in any way, including the removal of this copyright notice.



Australia's premier UK Pension advice
and transfer service, call 1300 667 317

[HOME](#) | [ABOUT GPT](#) | [TRANSFER PROCESS](#) | [START NOW](#) | [TESTIMONIALS](#) | [NEWS](#) | [DOWNLOADS](#) | [CONTACT US](#)

[WHAT IS A PENSION TRANSFER?](#)

[WHY TRANSFER?](#)

[WHY USE US?](#)

[WHAT WILL IT COST?](#)



WHAT IS A PENSION TRANSFER?

[HOME](#) > [TRANSFER PROCESS](#) > [WHAT IS A PENSION TRANSFER?](#)

Despite what you've heard, you can transfer your UK Pension to Australia and there can be significant financial benefits to be gained.

A UK pension transfer involves the lump sum transfer of a UK pension fund or funds into a complying QROPS superannuation fund in Australia.

Most UK pension funds can now be transferred. These include:

- personal pension funds
- company pension schemes (final salary or money purchase)
- Additional Voluntary Contribution (AVCs) and Free Standing Additional Voluntary Contribution (FSAVCs)
- contracted out funds
- Plus many others

Your UK State Pension cannot be transferred to Australia as a lump sum and there are a few schemes whose trust deeds do not allow transfer. Generally speaking however, when your UK Fund is not in payment the fund cannot refuse your transfer request.

[Start your transfer today - it's easy!](#) Or [contact us for more information.](#)



CURRENT NEWS

07/07/2011
[MATT GOSLING - TESTIMONIAL](#)

27/04/2010
[MUST I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WHEN I MIGRATE OR CAN I DO IT AT SOME LATER STAGE?](#)

27/04/2010
[IF I TRANSFER MY UK PENSION FUNDS TO AUSTRALIA WILL I BE TAXED IN THE PROCESS, AND IF SO HOW MUCH?](#)

19/04/2010
[CAN YOU TELL ME WHAT MY HUSBAND AND I WOULD NEED TO DO IN ORDER TRANSFER OUR PENSIONS TO AUSTRALIA?](#)

19/04/2010
[CAN I TRANSFER MY UK STATE PENSION AS A LUMP SUM TO AUSTRALIA?](#)

ARCHIVES

[JULY 2011](#)

[APRIL 2010](#)

[FEBRUARY 2010](#)



Information provided on this website is general in nature and does not constitute financial advice. Global Pension Transfers will endeavour to update the website as needed. However, information can change without notice and Global Pension Transfers does not guarantee the accuracy of information on the website, including information provided by third parties, at any particular time. Every effort has been made to ensure that the information provided is accurate. Individuals must not rely on this information to make a financial or investment decision. Before making any decision, we recommend you consult a financial planner to take into account your particular investment objectives, financial situation and individual needs. Global Pension Transfers does not give any warranty as to the accuracy, reliability or completeness of information which is contained in this website. Except insofar as any liability under statute cannot be excluded, Genesys Wealth Advisers, its employees do not accept any liability for any error or omission on this web site or for any resulting loss or damage suffered by the recipient or any other person. Unless otherwise specified, copyright of information provided on this website is owned by Global Pension Transfers. You may not alter or modify this information in any way, including the removal of this copyright notice.