

**YOUR CHANCE
TO BREATHE
FRESH LIFE
INTO
YOUR UK
PENSION
PLANS**

If you are a British citizen or have worked in the UK, you now have a unique opportunity to increase your control over your UK pension plans.

Transferring your company and personal pensions from the UK to an approved QROPS frees you from British authorities' restrictions, giving you greater flexibility over how you draw benefits and invest the capital. Instead of having to invest capital in an annuity, you can now choose alternative investment vehicles which pass on to your beneficiaries on your death. The amount of tax you pay on capital and income will be determined by the taxation laws of the country in which you are resident.

It is important that you receive the correct information on your financial planning from a reputable company. VFS, through its network of advisers chosen for their blend of international expertise and their understanding of local conditions, is able to provide advice on the QROPS solution that best meets your needs.



VFS

VFS is committed to providing quality wealth management solutions and ongoing service to its clients in this ever-changing world.

QROPS

Qualifying Recognised Overseas Pension Scheme

We advise you to call your VFS adviser <<adviser name>>
<<contact details>>

The main benefits of utilising QROPS for your pension plans are:

- *Provides flexibility*
- *Reduces tax*
- *Remains in your estate*
- *Provides better investment opportunities*

To assist you in building and protecting your wealth, VFS will continue to keep you informed and up-to-date with a wide range of current trends and analyses.