



# BUSINESS TO BUSINESS BROCHURE

UK and QROPS pension transfer  
services for fellow professionals



# WHAT WE DO



**bdhSterling** presents a global solution for members of the Australian financial advising and accounting industries. Our service package includes access to expert dual licenced advisers, UK Pension Transfer Specialists, UK advice documents and full administrative support in Australia and the UK during the pension transfer process.

## CLIENT OWNERSHIP

Your client will remain exclusively yours (unless a referral arrangement is undertaken).

## VALUE-ADDED SERVICE

Historically, you may have excluded UK pension transfer advice due to compliance risk or lack of regulatory permission. We provide a full pensions transfer package, enabling you to broaden your service offering and improve client retention. Your business can promote the bdhSterling solution as a value-added service to your clients.

## INCREASE FUNDS UNDER MANAGEMENT

Not only will you facilitate an important service for your client, you retain full control of the additional FUM once the transfers have landed in Australia.

## REMOVE YOUR COMPLIANCE RISK

bdhSterling take professional responsibility for pension transfer advice with the support of UK qualified and dual-licensed advisers here in Australia.

## TECHNICAL SUPPORT SERVICES

The bdhSterling Technical Team will help you qualify your client for transfer. It is a bit like the initial fact-finding appointment, but the discussion is held with you, not your client. Together, we will determine the viability of the transfer as well as giving you an insight into the information that will need to be collected from your client. We do not charge you for this part of the process.

## STRATEGIES TO CONSOLIDATE UK PENSION FUNDS

Not all UK pensions can leave the UK straight away. bdhSterling can provide strategies for consolidating and moving entitlements out of a pension scheme and into an alternative registered fund within the UK, allowing your client to optimise investment options and gain currency control until such time as they qualify for a transfer to Australia. This option includes strategies for under 55-year-old expatriates.

## NO OUTSOURCING

The bdhSterling team includes highly experienced paraplanning and administration teams, who implement all aspects of the pension transfer under the one "global roof". This is a major point of difference because you and your client can deal with a single organisation throughout the entire process.

# WHO WE WORK WITH

Professionals such as lawyers, accountants or financial planners who have clients who require expertise in

- UK defined benefit / final salary pension scheme evaluations
- Overseas pension transfers
- SMSF and QROPS advice.

## CHARTERED FINANCIAL PLANNERS

bdhSterling is proud to be the leading Chartered Financial Planning firm with offices in both the UK and Australia, providing a clear indication of the professional standing of our firm.



Chartered

## GOOGLE REVIEWS:

### JEFF G

"I had the pleasure of working with Charlotte Evrard and Daniel Wentworth in transferring a UK pension to my QROPS approved SMSF. Charlotte offered the highest standard of advice and attentive service and is a credit to the company. Daniel followed through with the transfer ensuring I was kept informed at all time as the progress - as it can be a lengthy process. I would recommend this team for their exceptional service, integrity and attention to detail. Great work guys. Thank you."

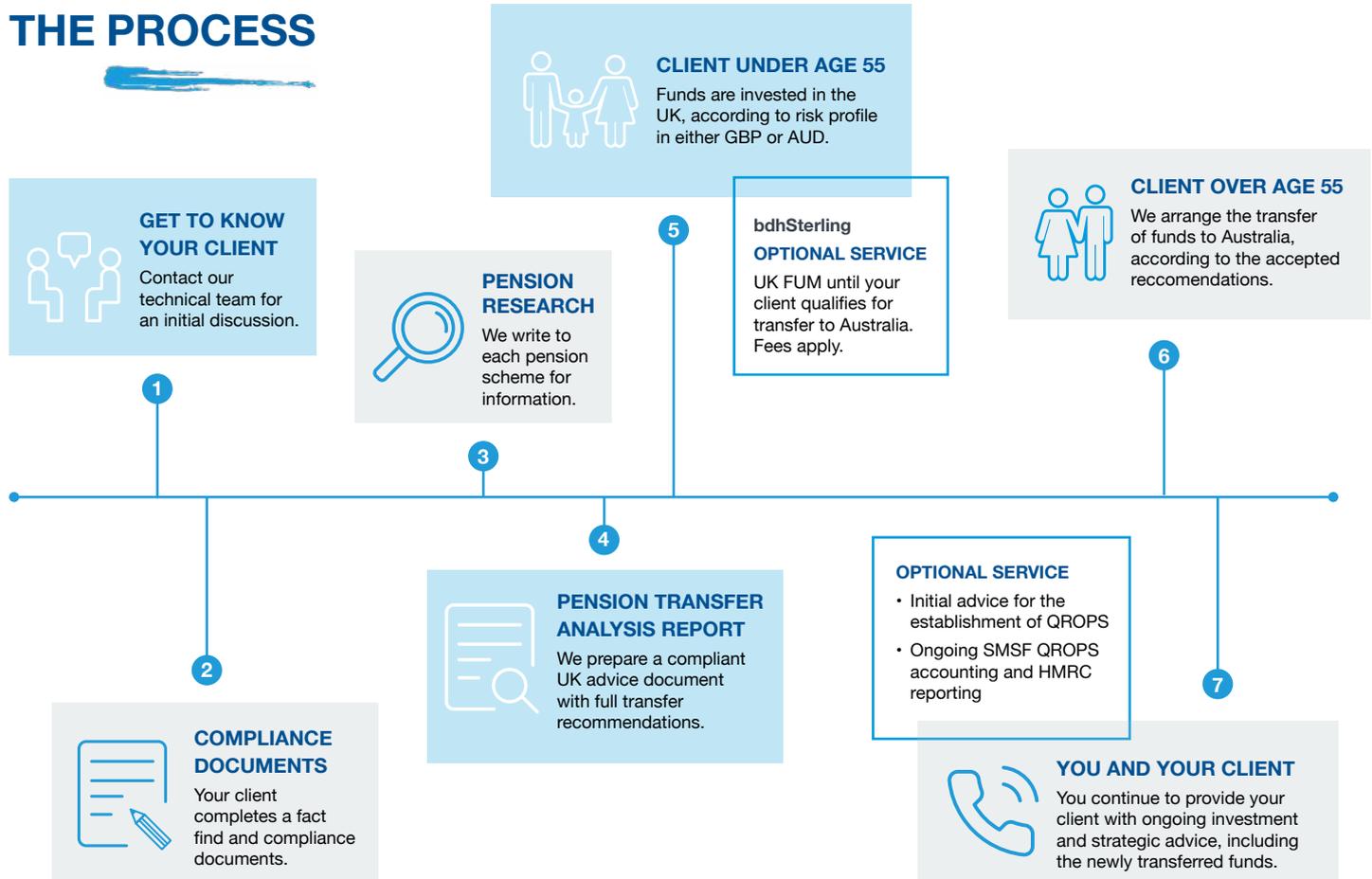
### IAN G

"If you are thinking of transferring a UK pension to Australia, I highly recommend bdhSterling. The process is complex but Charlotte at bdhSterling made it so simple for us by doing all the work, but with very good explanations of the steps being made for us and useful advice along the way. We received excellent service and we are very pleased with the outcome."

### IAN B

"bdhSterling efficiently managed the transfer of my UK pension fund to the Australian Expatriate Super Fund. Daniel was very professional and always friendly and kept us regularly informed of how the transfer was progressing. I would whole heartedly recommend bdhSterling to anyone needing this kind of financial assistance."

# THE PROCESS



# MEET THE TEAM



## CHARLOTTE EVRARD

### PENSION TRANSFER SPECIALIST

Based in our Perth office, Charlotte is a UK qualified Chartered Financial Planner and started her career in financial services in 2007. In 2018 she moved to Australia and has since obtained the relevant qualifications to allow her to give advice in both the UK and Australia.

Charlotte is also responsible for building long-lasting relationships with our professional network, providing pension transfer work for their clients.

Charlotte possesses a deep understanding of the nuances of the UK pension environment which allows her to give advanced technical knowledge to support our recommendations.



## DANIEL WENTWORTH

### PENSION TRANSFER SPECIALIST

Daniel joined bdhSterling in October 2017 as UK Transfer Coordinator. He has subsequently progressed to the role of Financial Planner and Pension Transfer Specialist. His role involves meeting with clients and their Australian advisers to review their options with regards to their UK pensions, and provide the appropriate solutions to help them achieve their goals.

After studying Business Management at University in the UK, Daniel started his finance career in Malta and subsequently worked in New York. He eventually moved to Australia, where he obtained his Advanced Diploma in Finance. Daniel also holds a UK Diploma in Financial Planning, meaning he is a dual-licensed adviser across both Australia and the UK.

Having lived in both countries, he has a unique insight into the challenges and opportunities clients face, and can therefore provide the best quality advice and solutions.



## RACHAEL HOLDER

### PENSION TRANSFER SPECIALIST

Having joined bdhSterling in 2022, Rachael works out of our Melbourne office. She is a UK Chartered Financial Planner, holding an Advanced Diploma in Financial Planning. She has an extensive understanding of the UK pension landscape and of the intricacies of UK pension schemes. This enables her to provide in-depth technical recommendations for your clients. As well as providing the appropriate solutions to help them achieve their financial goals.

Prior to joining bdhSterling, Rachael was a Financial Planner looking after high net worth individuals in a London-based wealth management firm. The experience gained of working directly with both clients and advisers gives her a deep understanding of how best to support you in helping your clients reach their retirement goals.

As an expat herself, Rachael also has the real-life, personal experience of the complexities involved with moving between countries.

# CONTACT DETAILS

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## Charlotte Evrard, Perth

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Chartered UK Pension Transfer Specialist

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