



# INTRODUCTION TO OUR SERVICES

International financial planning for  
people living in the UK and Australia

# ABOUT BDHSTERLING

At bdhSterling, we're here for you at every step of your financial journey. We are an award-winning, dual-licensed financial planning firm, proudly holding the prestigious Chartered Status in the UK. With offices in the UK and throughout Australia, we are uniquely placed to help residents and expats alike, ensuring that wherever your life takes you, your financial future is smooth sailing.

Whether you're planning a move from the UK to Australia, or vice versa, our team provides specialist financial planning advice tailored to your journey and beyond.



## OUR EXPERTISE INCLUDES:

- Expert advice for individuals migrating between the UK and Australia
- In depth knowledge of UK pension transfers to Australia and QROPS (Qualifying Recognised Overseas Pension Schemes)
- Navigating Australian superannuation withdrawal for UK residents
- Multi-currency portfolio management
- Specialist knowledge in managing assets in multiple countries
- Integrated UK and Australian planning advice
- Support with key life transitions, such as retirement or selling a business
- Self-Managed Super Fund (SMSF) advice and administration services

## 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.





## WHO WE WORK WITH:

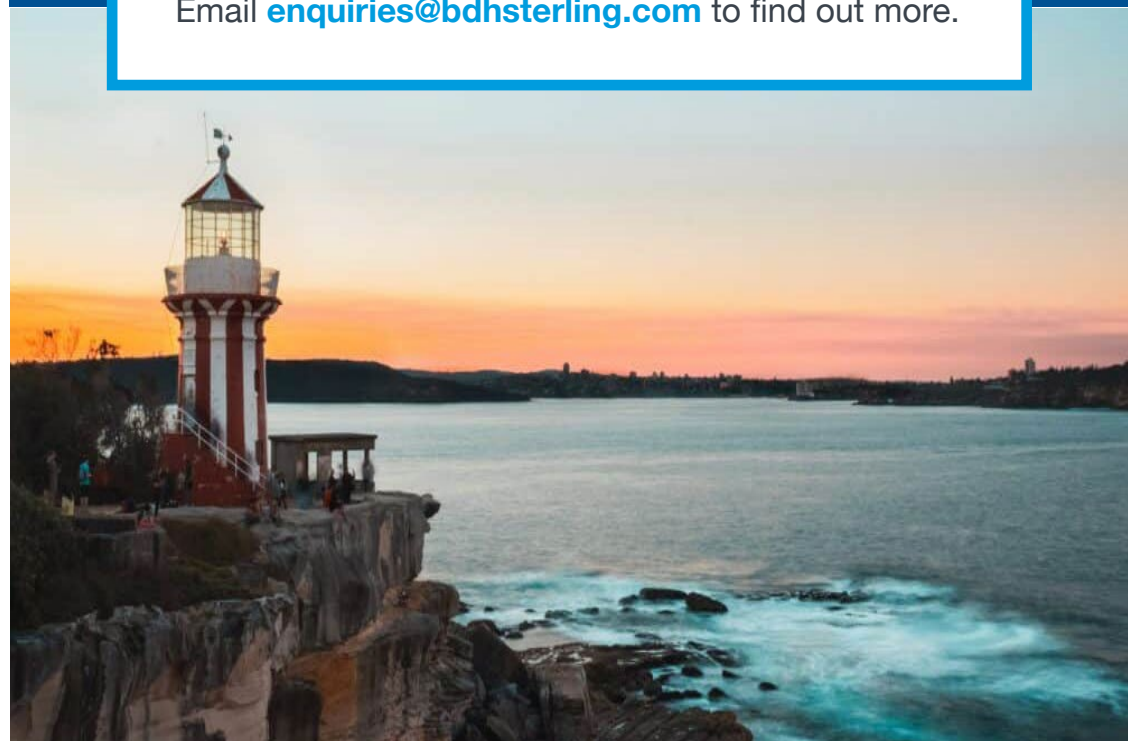
We specialise in advising Australians and Brits manage their cross-border finances. Here's who we typically work with:

- Those that live in Australia or the UK and have assets in either or both countries
- People thinking about migrating between the UK and Australia
- Other expats with UK-based assets
- Other professionals, including lawyers, accountants or financial planners who have clients requiring cross-border advice

## OUR SERVICES

- Cross-border financial planning
- Multi-currency wealth management
- Retirement planning & pensions
- SMSF setup & administration

Email [enquiries@bdhsterling.com](mailto:enquiries@bdhsterling.com) to find out more.



# WHY CHOOSE US?

Choosing a financial planner is a big decision, so it's important that you know we're the right fit for you and your needs. Here's why so many of our clients trust us with their financial futures:

## CROSS BORDER EXPERTISE

We understand the significance of financial advice when it comes to moving to a new country. As a dual-licensed financial planning firm, we have the expertise to guide you through every stage of your journey, whether you're moving between the UK and Australia or managing assets across borders.

## GLOBAL REACH, LOCAL UNDERSTANDING

We're regulated in both the UK and Australia and have built a team of advisers who are qualified to give advice in both jurisdictions. This means we're able to support our clients throughout their entire journey between the two countries.

## CLIENT FOCUSED FINANCIAL PLANNERS

Our approach is centred on understanding what matters most to you. We don't try to sell financial products, but instead listen plan and look towards your future, helping you achieve your personal goals and aspirations with bespoke advice.

## INTERNATIONAL NETWORK

You have access to our trusted network of international specialists, including our international taxation partner, bdhTax.

## WE COME HIGHLY RECOMMENDED

Don't just take our word for it. With several awards under our belt, numerous five-star Google and Trustpilot reviews across all of our offices, plus some truly life-changing customer experiences, we're proud to say we're highly rated.



# HOW WE WORK WITH YOU

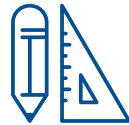
## UNDERSTAND YOU AND YOUR LIFESTYLE

We will take the time to get to know you and your future goals to make certain your financial plan fits with your life plan



## DEVELOP A PERSONALISED SOLUTION

Whether it's financial, lifestyle or investing for the future, we ensure our advice is specific for your circumstances and objectives



## MAKE THE COMPLICATED, SIMPLE

While our work can be complex, we take pride in making it easy for you to understand



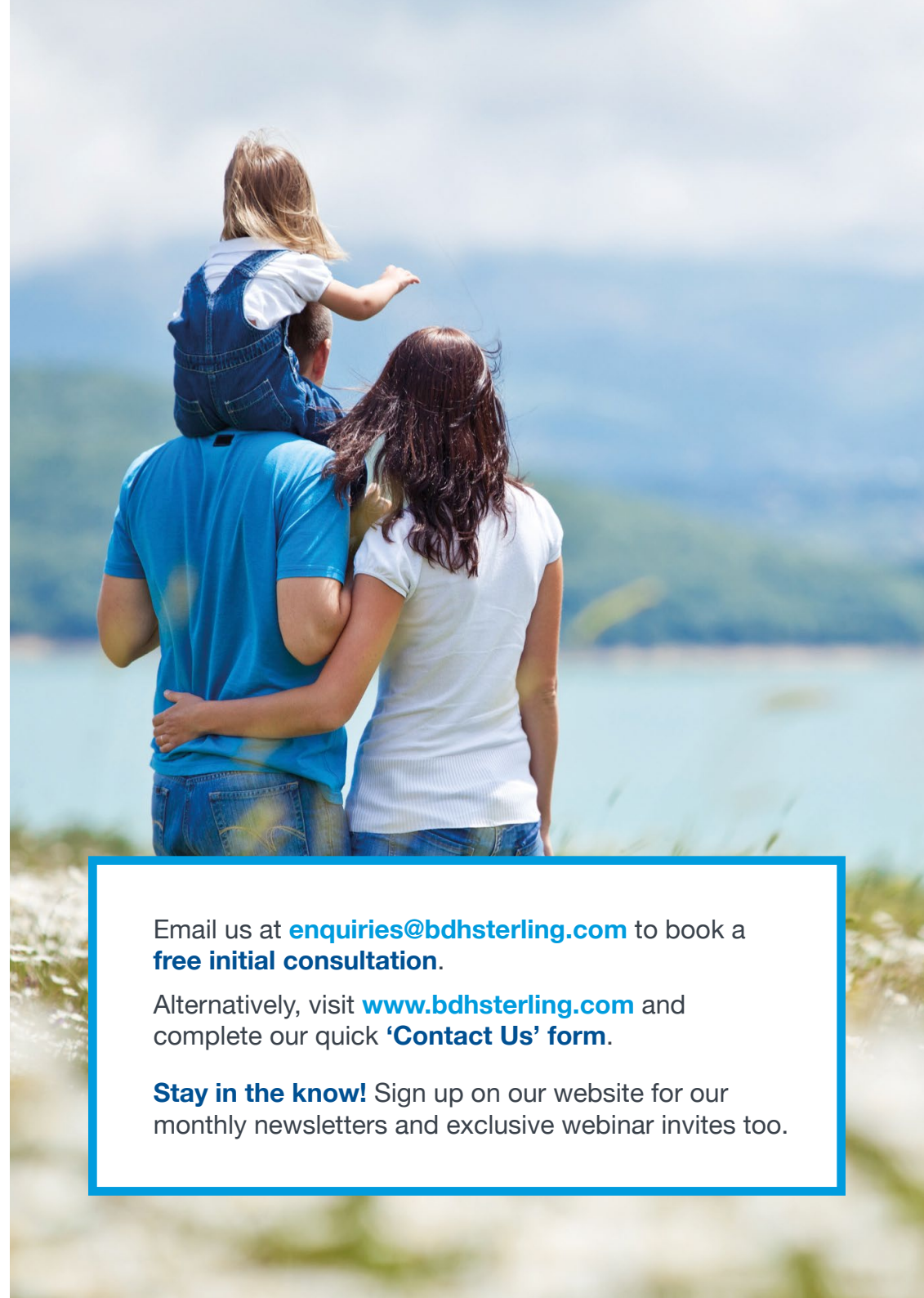
## TEAM-BASED NETWORK

Our trusted network of international partners, tax accountants and currency specialists make certain you get the best support and advice



## FOLLOW YOUR JOURNEY

Providing you with advice throughout your lifetime, wherever you may live



Email us at [enquiries@bdhsterling.com](mailto:enquiries@bdhsterling.com) to book a **free initial consultation**.

Alternatively, visit [www.bdhsterling.com](http://www.bdhsterling.com) and complete our quick **'Contact Us' form**.

**Stay in the know!** Sign up on our website for our monthly newsletters and exclusive webinar invites too.

# MEET THE TEAM

## SIMON HARVEY

GROUP MANAGING DIRECTOR, LONDON

Simon, co-founder and Group Managing Director of bdhSterling, has led the firm in supporting over 2,000 families manage their finances during international relocations. With qualifications in both Australia and the UK, Simon specialises in cross-border advice.



## UK



**PAUL DAVIES**

FINANCIAL  
PLANNING MANAGER



**PAUL LAWSON-TYERS**

FINANCIAL PLANNER & PENSION  
TRANSFER SPECIALIST



**LOUISE DUNCAN**

FINANCIAL PLANNER & PENSION  
TRANSFER SPECIALIST



**KEVIN CHANDLER**

ASSOCIATE FINANCIAL PLANNER



**PETER BOND**

ASSOCIATE FINANCIAL PLANNER



**JOSH SCOTT**

ASSOCIATE FINANCIAL PLANNER

## AUSTRALIA



**NICK BOND**

SENIOR FINANCIAL PLANNER



**TONY DIMITROVSKI**

SENIOR FINANCIAL PLANNER



**JOHN HARROWER**

SENIOR FINANCIAL PLANNER



**DANIEL ASH-WENTWORTH**

FINANCIAL PLANNER



**JOHN VAILES**

FINANCIAL PLANNER



**REBECCA WATSON**

FINANCIAL PLANNER



**GEMMA SPINKS**

ASSOCIATE FINANCIAL PLANNER



**NICK ANDERSON**

PENSION TRANSFER SPECIALIST



**STEPH MILLS**

PENSION TRANSFER SPECIALIST



**GEORGIA BAKER**

PENSION TRANSFER SPECIALIST



# WHAT OUR CLIENTS SAY

## CHRIS

“Moving from the UK to Australia for work, and moving our family, pensions, house sale funds and investments, really does emphasize the need for specialist help and advice, and bdhSterling have been fantastic in all aspects as we have travelled this road. Dealing with a company that has experienced people across all the issues and areas of pensions, tax liability and investments, on both sides of the world, is essential and all the people we have worked with at bdhSterling have been excellent across the board.”

## GUY

“We have been with bdhSterling for over 10 years now and their support in helping us transition pension from UK to Australia has been exceptional - they are truly experts in this area.”

## DAVID

“I’ve worked with BDH for the last seven years on a number of my pensions. They are a first class group in both Australia and the UK. When you are moving money or making significant decisions on pension structure it’s a big deal and often a worry. It’s hard to find financial advisors who you can trust, who give advice best suited for you and who have the technical skills to execute. BDH have never let me down, it’s been a great relationship.”



## NICOLA

“Seamless transition of UK pension to Australia. I have recently finalized the move of my UK pension to Australia and at every step along the way, the communication, explanation and smooth transition has been second to none. bdhSterling are a professional team and I am so glad I made the choice to use them.”



4.9 ★★★★★



4.8

# CONTACT DETAILS



## UK

Capitol Square, 4-6 Church Street, Epsom, Surrey, KT17 4NR

Tel: 01372 724249

[enquiries@bdhsterling.com](mailto:enquiries@bdhsterling.com)

## Australia

### Sydney

Level 17, Angel Place, 123 Pitt St, Sydney, NSW 2000

### Melbourne

Level 23, 500 Collins Street, GPO Box 4347, VIC 3000

### Perth

E2/118 Railway St, West Perth, WA 6005

Tel: 1300 365 291

[enquiries@bdhsterling.com](mailto:enquiries@bdhsterling.com)

[www.bdhsterling.com](http://www.bdhsterling.com)

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