



BUSINESS TO BUSINESS SERVICES

For UK Financial Advisers with
clients requiring Australian
financial & retirement advice



HOW WE CAN HELP

bdhSterling specialises in providing financial and pension transfer planning advice for people moving from the UK to Australia, and vice-versa. As a dual-licensed financial planning firm, holding the prestigious Chartered Status in the UK, we offer comprehensive support tailored to your clients' unique needs. With offices in both the UK and throughout Australia, we are ideally placed to support you if you have any clients transitioning between the two countries.

WHO WE WORK WITH:

We work with financial planners and other service providers who have clients who require expert support in:

- Australian superannuation withdrawal advice for clients who are resident in the UK
- UK defined benefit / final salary pension scheme advice for those moving to Australia
- Setting up Self-Managed Super Funds (SMSF) that meet the requirements of a Qualifying Recognised Overseas Pension Scheme (QROPS)

TYPES OF CLIENTS WE CAN HELP YOU WITH:

1. CLIENTS MOVING TO AUSTRALIA:

If you have a client emigrating to Australia, then we'd be happy to work with you in the transition to their new life down under. We can then take on their relationship once they hit Australian soil, should the client wish.

2. AUSTRALIAN CLIENTS, NOW RESIDING IN UK:

(This also applies to someone who's spent the majority of their working life in Australia.)

If your client has a significant superannuation, they have accumulated whilst working in Australia, then we can help extract that whilst you retain the client on an on-going basis.

Your client may have assets located in both countries and we can help with the management of this also.

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.



WHAT WE DO

VALUE-ADDED SERVICE

Historically, you may have excluded advice around UK pension transfers to Australia, or retirement planning for clients with Australian assets, due to compliance risks or a lack of regulatory permission. However, by partnering with bdhSterling, your business can promote our solution as a value-added service to your clients, allowing you to broaden your service offering and enhance client satisfaction.

CROSS BORDER EXPERTISE

Navigating the different tax and legislative frameworks of the UK and Australia can be complex. Some products that are tax efficient in the UK are not treated the same way in Australia. For example, whilst an ISA is a tax-efficient vehicle in the UK, it's not recognised as such by the Australian Tax Office (ATO), necessitating declaration by permanent Australian residents.

At bdhSterling, we're in a unique position in that we're qualified to provide financial advice in both the UK and Australia. This allows us to offer comprehensive guidance on navigating these differences, helping clients maximise their financial strategies while avoiding the common pitfalls associated with cross-border or emigrating clients.

REMOVE YOUR COMPLIANCE RISK

By entrusting bdhSterling with professional responsibility for pension transfers to Australia and advice concerning Australian assets, investments and superannuation, you can alleviate compliance concerns and focus on delivering excellent service to your clients.

UK PENSION TRANSFERS & STRATEGIES TO CONSOLIDATE UK PENSION FUNDS

bdhSterling are widely recognised as the leading specialists in UK pension transfers to Australia. We offer tailored strategies for consolidating and transferring client's pensions to Australia.

When a client wants to transfer their UK pension to Australia, not all UK pensions can leave the country straight away. We can provide strategies for consolidating and moving entitlements out of a pension scheme and into an Australian Super 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.

ACCESSING AUSTRALIAN SUPERS FROM THE UK

We have a wealth of experience in advising people wanting to access their Australian superannuation while living in the UK. Importantly, we can help your clients access the most tax-efficient methods of extracting lump sums and drawing an income if they have an accrued Australian super fund.

IN-HOUSE SUPPORT

At bdhSterling, our comprehensive support extends beyond the adviser team and includes highly experienced paraplanning and administration support. We can implement all aspects of advice under one 'global roof'. This is a major point of difference, allowing you and your client to deal with a single organisation spanning both countries.



MEET THE TEAM

PAUL LAWSON-TYERS

FINANCIAL PLANNER & PENSION TRANSFER SPECIALIST

Paul has been in the financial services industry for over 30 years.

For the last 15 years, he has specialised in advising clients who are moving overseas to Australia and New Zealand, assessing their options (particularly in relation to their pensions) with the aim of bringing clarity to their situation and the best financial outcome for their future.



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PAUL DAVIES

FINANCIAL PLANNING MANAGER

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Paul is one of the co-founders of bdhSterling and is a prominent figure in the cross-border financial advice sector.

With over three decades of experience, he has advised hundreds of clients on the best ways to manage their cross-border assets and pension arrangements.

His deep understanding of this niche market has established him as the go-to adviser for clients transitioning between Australia and the UK. He is a respected industry voice, having contributed numerous articles and been quoted frequently in the financial press.

SIMON HARVEY

GROUP MANAGING DIRECTOR

Simon is the co-founder and Group Managing Director of bdhSterling. Under his leadership, bdhSterling has supported over 2,000 families with their finances during international relocations.

With personal and professional experience in both Australia and the UK, Simon offers expert cross-border advice and is qualified to provide advice in both countries.

With a career spanning over 25 years, he is a respected industry voice, actively contributing to Financial Conduct Authority consultations.



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LOUISE DUNCAN

FINANCIAL PLANNER & PENSION TRANSFER SPECIALIST

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With over 25 years of experience in the financial services industry, Louise brings a wealth of knowledge and expertise to bdhSterling.

As a dedicated Financial Planner, she plays a key role in ensuring that our clients receive high-quality, holistic financial planning tailored to their individual needs. Her comprehensive approach encompasses every aspect of a client's financial life, from investment strategies to retirement planning, ensuring long-term financial security and peace of mind, no matter where in the world they choose to settle.

SUPPORTED BY OUR TEAM IN AUSTRALIA



STEPH MILLS

FINANCIAL PLANNER & PENSION TRANSFER SPECIALIST

Originally working in our UK office, Steph transitioned to our Perth office in 2020. She delivers comprehensive UK pension advice to individuals wishing to transfer their pension to Australia. Steph holds both a UK Diploma in Financial Planning and a Certificate in Pension Transfer Advice. What sets her apart is not just her professional acumen but also firsthand experience as an expat, offering a unique blend of expertise and insight.



NICK BOND

SENIOR FINANCIAL PLANNER

Nick has worked in financial services since 2008, specialising in pension transfer advice. As a qualified and licensed financial adviser in both in the UK and Australia, he provides high-level, cross-border financial planning advice. Nick has successfully assisted hundreds of clients in transferring their assets into the most suitable tax environment. He has built trusted relationships with many local financial planners, helping their clients with pension transfers. As an expat himself, Nick understands the challenges facing clients when they move abroad, allowing him to approach each situation with empathy.



WHAT OUR CLIENTS SAY

BRIDGET

"Thank you to Paul Lawson-Tyers for taking the time to make sure I was fully aware of what transferring my pension overseas would mean, which was followed up with a comprehensive report. Excellent service all round."

JES

"Just wanted to say what a great service bdhSterling provided. Prompt, informative, accurate and responsive. A couple of things really stood out: 1) Paul Lawson-Tyers - really great manner, enjoyed our conversations. and 2) His report. I've read a few over the years - but this was by far the best I've seen. Easy to read, easy to understand, straight to the point - loved it. Excellent job. Thankyou!"

AINE

"Paul's expertise in his field is exceptional. I was immediately impressed by his openness and honesty as to how our relationship could work. He was clear in his questioning, and more importantly, I understood what he shared with me. Paul takes the time to know you, listen to you carefully, consider your situation holistically, follow a specific approach to ensure they capture all elements that might impact your situation. A top-quality financial advisor whom that I have no hesitation in recommending to family and friends alike."



ALISON & STEVE

"My wife and I have dual UK/Australian citizenship. We live in the UK and our superannuation funds are in Australia. We are coming up to retirement and needed advice as we haven't yet decided where we will eventually live. Paul Davies was our adviser, ably supported by the excellent Louise Duncan, a paraplanner. We had some long conversations about various scenarios and the pros and cons of different strategies. The process was very informative, and we both felt that we were being listened to and our situation was being carefully analysed. The outcome was a detailed plan that included 2 main scenarios, one UK-based, the other Australia-based. The plan showed us that we could live comfortably in either country, which means our decision on that is not going to be forced by a financial consideration. So now we are looking forward to our retirement with confidence and peace of mind, knowing we have the wherewithal to make choices based on lifestyle and family considerations. I would highly recommend bdhSterling to anyone looking for confidence and peace of mind in their future (and aren't we all?). Thank you so much, Paul and Louise."



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CONTACT DETAILS

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