



BUSINESS TO BUSINESS SERVICES

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

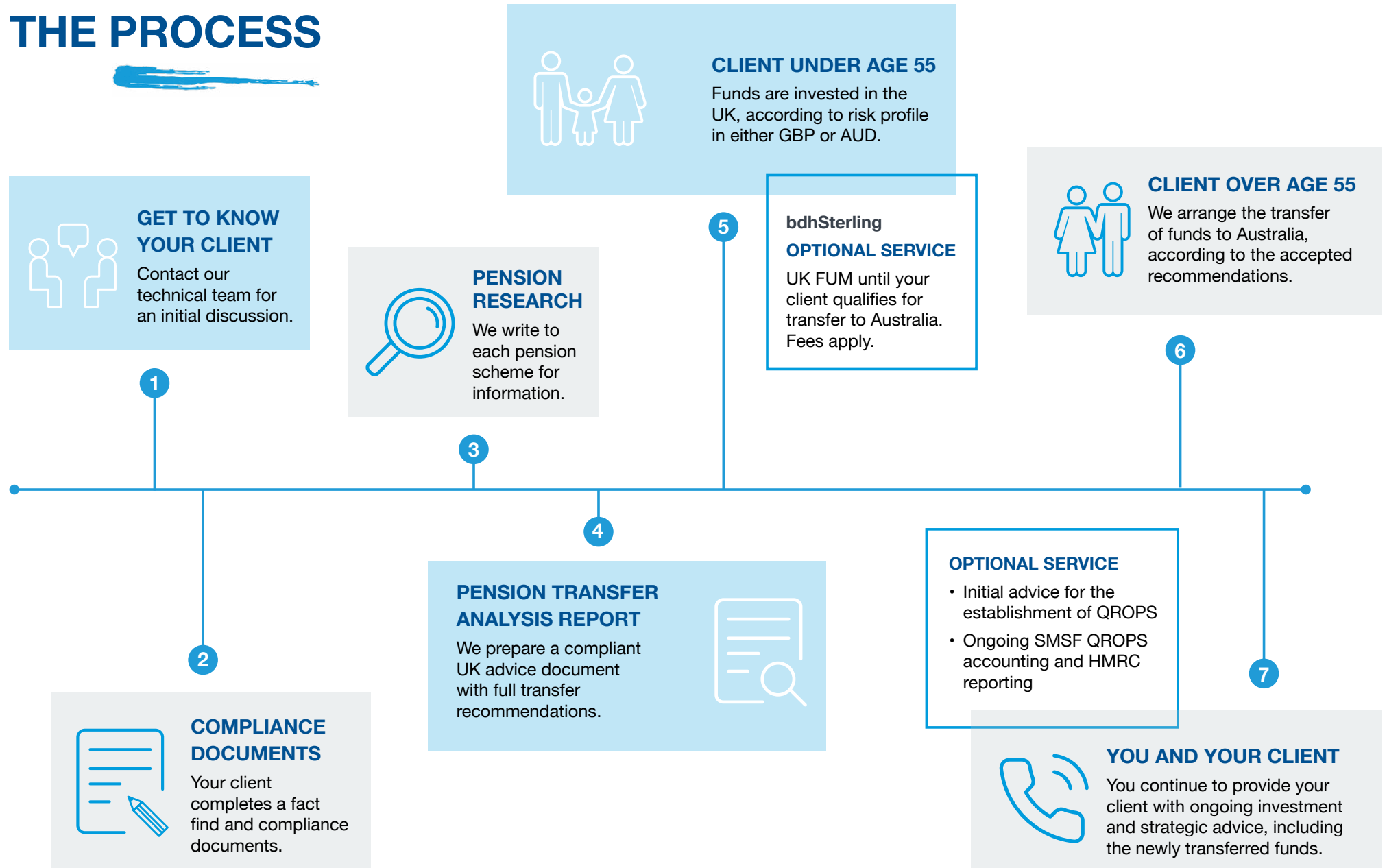
bdhSterling is proud to be the leading Chartered Financial Planning firm with offices in both the UK and Australia, providing a clear indication of the professional standing of our firm.



Chartered



THE PROCESS



MEET THE TEAM



☎ 08 6180 2555
☎ 0451 211 154
✉ smills@bdhsterling.com

STEPH MILLS

PENSION TRANSFER SPECIALIST

Steph has been a key member of bdhSterling for over a decade, beginning her career in the UK before relocating to Perth. She helped establish our Pension Transfer team and specialises in UK pension advice to clients living in Australia.

Steph is an integral part of our B2B team, working closely with professionals to deliver tailored pension transfer solutions for their clients. She holds a UK Diploma in Financial Planning and a Certificate in Pension Transfer Advice, combining extensive experience with deep technical knowledge. Having relocated herself, she also brings valuable first-hand insight as an expat.



☎ 1300 365 291
☎ 02 4217 7674
✉ jscott@bdhsterling.com

JOSH SCOTT

PENSION TRANSFER SPECIALIST

Josh is a UK Chartered Financial Planner based in our Melbourne office, specialising in UK pension advice for clients with links to Australia. He is currently undertaking his Australian Financial Planning exams to become dual-qualified in both the UK and Australia.

Having recently emigrated from London, Josh combines fresh perspective with strong technical expertise. His experience supporting internationally mobile clients enables him to guide individuals navigating cross-border financial decisions with confidence.



☎ 1300 234 369
☎ 02 9127 4941
✉ nbond@bdhsterling.com

NICK BOND

PENSION TRANSFER SPECIALIST

Nick has worked in financial services since 2008, specialising in pension transfer advice. As a qualified financial adviser in both the UK and Australia, he provides expert cross-border financial planning.

He has helped hundreds of clients transfer pensions into the most suitable tax environment and has built strong relationships with local advisers to support their clients. Having relocated abroad himself, Nick offers a practical understanding of the challenges involved, enabling him to guide clients with clarity and perspective.



☎ 1300 234 369
☎ 0452 151 040
✉ nanderson@bdhsterling.com

NICK ANDERSON

PENSION TRANSFER SPECIALIST

Nick is a Pension Transfer Specialist based in our Sydney office. His background as a Paraplanner in the UK has given him strong technical knowledge of pensions and investments.

He is a UK Chartered Financial Planner and holds a Diploma in Regulated Financial Planning, along with the Pension Transfer Specialist qualification. Originally from Scotland, Nick understands the financial considerations of relocating abroad and supports clients through complex transitions.



WHAT OUR CLIENTS SAY

DAVID G

“bdhSterling worked tirelessly to enable me to retrieve financial assets held overseas in the most tax effective and efficient manner. bdhSterling are highly professional yet offer a very personalised service producing great results. I have no hesitation in recommending their services.”

MALCOLM M

“As recent arrivals in Australia, my wife and I needed help organising our finances, including the potential transfer of our SIPPs. Steph from bdhSterling was incredibly helpful. Her professionalism, knowledge and understanding of a complex field are outstanding and she was able to outline options succinctly without jargon. I have no hesitation in recommending bdhSterling services.”

NICOLA P

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 ★★★★★



4.9

CONTACT DETAILS

Steph Mills

Pension Transfer Specialist

☎ 08 6180 2555

☎ 0451 211 154

✉ smills@bdhsterling.com

Josh Scott

Pension Transfer Specialist

☎ 1300 365 291

☎ 02 4217 7674

✉ jscott@bdhsterling.com

Nick Bond

Pension Transfer Specialist

☎ 1300 234 369

☎ 02 9127 4941

✉ nbond@bdhsterling.com

Nick Anderson:

Pension Transfer Specialist

☎ 1300 234 369

☎ 0452 151 040

✉ nanderson@bdhsterling.com

PERTH *

MELBOURNE *

SYDNEY *

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