

## Tom Gilbert – Value Proposition



**I am an Investment Adviser specialising in British Pension Transfers – I have operated in this field for over 20 years and have assisted with over 8,500 transfers.**

I help my clients to make the best investment decisions, but also to apply my expertise to help clients navigate and the potential tax implications at the point of transfer, rule changes (which have been numerous) and required ongoing HMRC reporting. When potential tax bills can amount to 55% it is imperative to get things right.

### Expertise and Development

I complete ongoing professional development in investment advice and travel to the UK on a yearly basis to continually upskill and keep up to date with the ever-changing environment. I maintain strong relationships with UK advice firms, and tax specialists which enables me to assist clients to a high degree – especially when UK advice is required as part of your transfer or when you need specific tax advice.

### Adviser Fees

The fees I charge include an upfront fee and an ongoing fee and are usually deducted from your fund. These are to cover both the initial advice on transferring your pension and managing what can be a lengthy process, but also the required ongoing advice on investment selection and navigating ongoing potential UK tax obligations which are critical to get right. For my ongoing advice, some providers may also pay me an ongoing amount which will reduce the fee I may charge you.

### Ongoing Advice and Support

On completion of the transfer and the initial investment election, my ongoing proposition is to include monthly updates of funds and to offer a yearly check-in to ensure your fund continues to meet your needs and attitudes to investment risk.

Whilst it is normal you may not need direct advice for several years, it remains imperative that a well trained and experienced adviser in this field is always available to help you navigate your investment election and UK tax obligations simultaneously – especially as life changes and potential HMRC rules may also change.

As you edge closer to your eligible withdrawal age and seek to start planning for retirement, I look to schedule reviews to ensure things are set correctly for your needs as they change and continue to navigate potential tax implications. I am also available to provide more in-depth advice as and when you require.



### Why use UK Pension Transfers?

My significant knowledge and dedication to this area of advice has led me to win numerous awards from industry bodies and product providers alike, testimony to my demonstrated skill in this field. Needless to say your pension is in safe hands with a highly skilled financial adviser, backed by a team of experts that are specialists in the area of UK Pension Transfers.