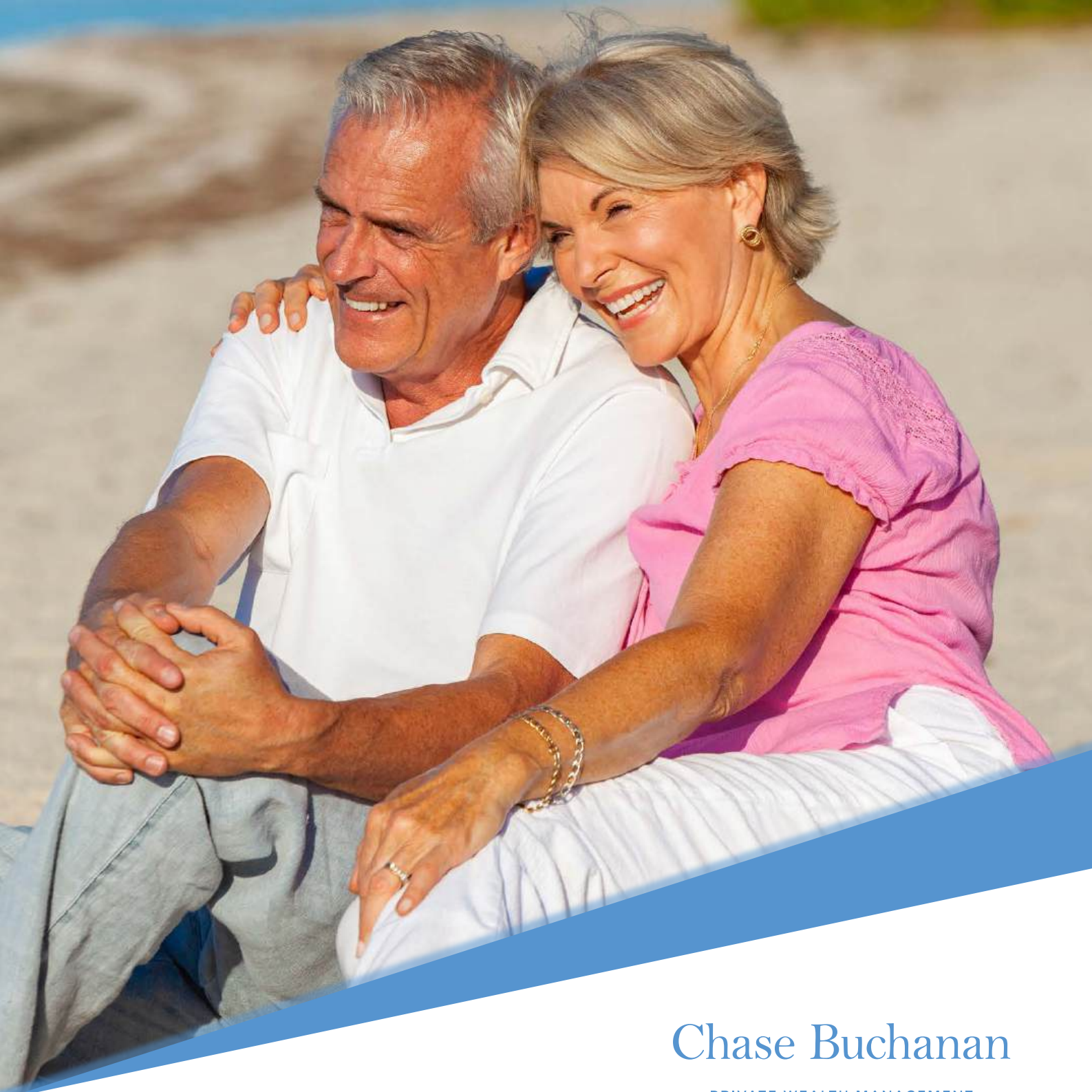


# Financial advice *for expats*



Chase Buchanan

PRIVATE WEALTH MANAGEMENT





## *Contents*

03 | Meet Chase Buchanan

05 | Why Chase Buchanan?

07 | Our values and objectives

10 | Our services:  
Lump sum investments  
UK and International pensions transfers  
SIPPS VS QROPS  
Trust and estate planning  
Cross-border tax advice  
Regular savings  
Education fees  
Life protection

13 | Find out more



## Meet Chase Buchanan

We are a dynamic, multi-jurisdictional business committed to delivering exceptional financial, wealth management and tax planning solutions for our clients around the world.

Our head office is based in Cyprus. However, to ensure we give our clients the best service we have local offices in Belgium, Canada, The Canary Islands, France, Italy, Malta, Portugal, Spain, and the USA. We serve thousands of clients in over 30 different countries and cover every continent.

Chase Buchanan is privately owned which means we enjoy committed leadership and a long-term vision to be the best Private Wealth Management company in our industry – a vision already coming to fruition as we have seen our market share treble over the last three years. We now manage assets of over £1 billion for our clients.

The client is at the heart of all advice and with this in mind we are highly focused on developing long term relationships and making sure we meet our client's expectations every step of the way. We only use regulated providers, products, and funds, in regulated jurisdictions and we will only act for clients where we can always represent their best interest.

We strive to provide the best level of service in the industry which means having the right regulations, the right structure, and the right people.

We place value on the calibre of our advisers who are qualified to at least CySEC Advanced, CISI or CII Level 4 (in line with UK standards) or hold Chartered Status Level 6 or 7 qualifications (post grad /professional level) whilst being supported by our specialist Tax Barrister and Chartered Tax Advisers. This enables Chase Buchanan to seamlessly integrate services that support our international client's wealth management and tax needs all under one roof.



*"Having spent over 20 years advising clients on their financial requirements I recognised that expatriates, throughout the world, were struggling to get the right level of financial advice when moving to a new country.*

*My mission at Chase Buchanan is to help clients plan for their future and provide insight and advice that enables them to achieve their life goals."*

A handwritten signature of Lee Eldridge in blue ink. The signature is written in a cursive, flowing style.

LEE ELDRIDGE  
Group CEO







## Why Chase Buchanan?

We recognise that each client possesses their own unique needs and circumstances. Our unwavering commitment to client-centricity guarantees that every one of our advisers provides personalised recommendations tailored to the individual, prioritising the best interests of the client above all else.

Our ability to access diverse markets and cater to the unique financial needs of individuals empowers us to attract top talent, forge strategic partnerships, and collaborate with industry leaders, fostering an environment of continuous growth and learning.

By attaining a global leadership position, we can influence industry standards, drive innovation, and shape the future of financial, wealth management and tax planning services, ultimately delivering superior value and exceptional outcomes for our clients worldwide.

**Over £1bn**  
*of managed funds*

**Over 2,000**  
*clients served globally*

**Over 30**  
*countries covering every continent*

## Our Mission

Our Mission is to provide clear, unbiased, jargon free advice and unparalleled ongoing support and reviews. Our strapline is Trusted Advice Made Simple and this is the ethos all our advisers work with all their clients.







## Our Values and objectives

To deliver value and exceptional outcomes for our clients, everyone at Chase Buchanan adheres to our company values and objectives. These include:

### Client and customer centricity

Our primary focus is delivering for our clients and customers. This means we will work with them to fully understand and meet their needs while building lasting partnerships. We will only ever offer products and/or services that are right for our client.

### Enhancing our operations

We help our staff become more productive by simplifying our ways of working and managing our costs effectively. This in turn enables us to invest for growth and deliver value for our clients.

### Innovating for the future

We invest in leading edge technologies helping us to enhance our client and partner relationships.

### Leading Investment Strategy

So, we can manage your wealth as effectively as possible, we continuously optimise the breadth and depth of our investment strategy and portfolios. This, along with our global reach, enables us to meet the investments and savings needs of our clients wherever they are.



*“Every client has different needs and requirements. Our commitment to client-centricity ensures that every personalised recommendation, our advisers provide, is tailored to the individual. We prioritise the needs of our clients over and above anything else.”*

A handwritten signature in blue ink that reads "Daren Fletcher". The signature is fluid and cursive, written in a professional style.

Daren Fletcher  
Head of Global Sales



# *Our services*



Whether you're looking to save for the future, grow your wealth, or protect your family, we have solutions to help realise your aspirations.

Choose from a variety of financial solutions to secure your future.

## LUMP SUM INVESTMENTS

If you have a lump sum to invest, we offer two different routes.

A simple and affordable investment bond gives you access to global markets. Investors can choose to invest in a full breadth of investment opportunities including cash deposits, investment funds and direct shares with the bond 'wrapper' which may provide tax efficiency in your country of residence.

The second is an investment platform that purely allows you to invest but without the tax benefits of a bond.

## UK & INTERNATIONAL PENSIONS TRANSFERS

As an expat, there are multiple considerations, each fundamental to your ongoing financial security:

- The type(s) of pension funds you hold and the regulations around them.
- Are you eligible for a UK NT (No Tax) code?
- Pension income taxation regimes in the UK and your chosen country of residence.
- Levies against overseas pension transfers and the Lifetime Allowance.
- Your expectations for retirement income – including when and where you wish to retire.

Retiring or moving overseas is an exciting time, with the freedom to explore and enjoy experiences in beautiful overseas destinations. The best way to prepare for retirement is to seek professional advice tailored to your requirements.

Your circumstances significantly impact the approach we recommend. The right way to manage an overseas pension transfer will depend on whether you are already retired and when you anticipate drawing upon your pension.

It is essential to review your pension savings, anticipated income, and fund performance before deciding on a pension transfer route to make your aims a reality.

## SIPPS Vs QROPS

Understanding your international pension benefits can be difficult at the best of times and legislative changes can create opportunities as well as threats to your existing pensions.

A SIPP is a UK based private pension with added functionality, transparency, and flexibility. As a UK based plan, it is subject to all the benefits and drawbacks of UK legislation that will continue to meet your needs whether you are a UK resident or live overseas.

A QROPS is an international pension plan recognised by HMRC and authorised to accept transfers of pension funds from UK plans, it only needs to report to HMRC for its first 10 years nor is it subject to continuing UK pensions legislation so it can adapt to your changing circumstances and tax regimes.

Choosing the right pension transfer product provides a lifetime of benefits that echo down to your beneficiaries with all the advantages of flexible, tax-efficient succession planning.

Conversely, the wrong pension product can attract substantial taxes, leaving a worrying gap in your provision for retirement that may profoundly impact your financial security.

As a leading wealth management advisory team working with clients worldwide, Chase Buchanan will evaluate every aspect of your retirement plan, making recommendations to ensure your pension transfers, or alternative investment decisions, provide for a secure retirement.

*It's never too early to start  
planning ahead*



We can't stress enough how important it is to plan ahead for your retirement. Retirement Planning is a critical part of your future and financial security, with the average person requiring upwards of 25 years of savings, it's never too early, or late for that matter to start.

Whatever your plans for retirement, we would be happy to chat through what you are doing and what you could be doing to meet your ambitions for later life.

## TRUST AND ESTATE PLANNING

Taking steps to ensure your wealth will be passed on to your loved ones efficiently is important for all of us. At Chase Buchanan we have a highly qualified team of experts who can work with you to provide tailored solutions for your specific needs.

## CROSS-BORDER TAX ADVICE

Choosing to relocate abroad is a lifestyle aspiration for many UK nationals, both for those seeking work and those looking to retire.

As with any international move, assessing your tax position and examining the options to restructure, transfer or retain income sources and investments is important to ensure you take advantage of all the available exemptions and allowances.

Seeking expert advice is often the best strategy to structure your finances and income most beneficially and ensure that you take advantage of opportunities to reduce your tax obligations.

Taxes in European countries are similar to those in the UK, though some may have significantly different rates or calculation bases, and others will be new to British residents.

When choosing an expert to support you with your move, it is critical to work with an adviser who:

- Has local, on the ground knowledge.
- Is up to date with the latest rules and regulations.
- Has experience in both the UK and local tax systems and regimes.

## REGULAR SAVINGS

Putting something away every month for big events like retirement or children's education is a reassuring way to plan for the future. Savings products come with the freedom to design your own plan depending on your aspirations and circumstances. You can monitor your policy's performance and switch between funds – free of charge – at any point during the lifetime of your investment.

## EDUCATION FEES

At Chase Buchanan we have been helping families meet the increasing costs of education for over a decade. The cost of further education in particular has risen sharply and as an expat, if you don't qualify for "Home status", there are no limits to what Universities can charge overseas students.

Our advisers can help you assess your unique situation and plan for it accordingly. International workers need flexible plans in multiple currencies that adapt, change and move as they do.

## LIFE PROTECTION

Protect your family and business against the severe loss of income that can be caused by an unexpected death or critical illness. You can choose a 'whole of life' plan or cover for a specific period.



## Find out more

The information contained within this booklet is only a brief summary of what Chase Buchanan can offer you and your family.

To help you understand more about our services, visit [chasebuchanan.com](http://chasebuchanan.com) where you can find further information on how we can help you. We also have a series of free detailed guides to download which will get you thinking about what you need to know before talking to an adviser.

## Talk to us

Be supported by a dynamic and passionate team, local to you. We have offices across Europe, The USA and Canada, and a team ready to advise and support your needs wherever you are.

All our advisers have local, on the ground knowledge and are up to date with the latest rules and regulations for their country so you can be confident that they can support you with any help you need.

Our experienced team of Advisers are ready to help you with any financial, wealth management or tax planning requirements you have.

We look forward to helping you achieve your financial goals wherever in the world you are.

Contact your Local Office by visiting [chasebuchanan.com/offices](http://chasebuchanan.com/offices) or call our UK Admin Team on +44 (0) 1252 852 045



*“However large or small your fund, Chase Buchanan ensures that each of our clients receive best in class service throughout their journey with us whilst setting the standard of International Wealth Management.”*

Lucy Brand

Lucy Brand  
Head of Global Operations

Trusted  
advice  
made  
simple

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