the uk pension experts

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Studio 3, Strand Studios
150 Holywood Road
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Level 4, 40 Kings Park Road
West Perth WA 6005
Australia

Adviser Profile:

Paul Nevin

Director | Financial Planner

DipFP, ADFP, CFP®, CFP™

Paul has over two decades of experience in Wealth Management and Business Development. Paul is also a qualified UK Pensions Transfer Specialist and is a Dual Authorised Financial Adviser.

Paul holds UK CFP™ and Australia CFP® certification, the only globally recognised mark of excellence in financial planning. Paul also holds the Chartered Wealth Manager and Chartered Fellow (Financial Planning) UK certifications via Chartered Institute For Securities & Investment. These certifications provide you with the confidence that you will be dealing with an industry qualified, highly experienced and trustworthy individual.

Paul has worked with a wide range of clients and referral partners both in Australia and overseas. His methodical and detailed methods ensure the financial complexities in his clients' lives are effectively managed to ease their financial stress.

Your Adviser

Your adviser Paul Nevin is an Authorised Representative (No. 1261220) of TWD Licensee Services Pty Ltd (ABN 88 605064 480 AFSL 475964).

Qualifications

- Diploma of Financial Planning (Dip FP)
- Self Managed Super Fund Adviser (Personal Advice)
- CFP®, CFP™

Memberships

- Financial Advice Association Australia - FAAA
- The Chartered Institute of Securities and Investment – CISI

How to Contact Paul

If you would like to make a time to discuss your financial needs and objectives in more detail, please call Paul on **0444 540 712** or email him at **paul.nevin@expertpensions.com.au**.

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Advice Your Adviser can Provide

Strategies

- Investment strategies
- Budget and cash flow planning
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures e.g. discretionary and family trusts, Self-Managed Superannuation
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers

Products

- Investment life insurance products or life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Superannuation
- Deposit and payment products
- Personal insurance strategies
- Centrelink / DVA advice

How Expert Pensions Advice Australia is Paid

TWD Licensee Services initially receives all fees received from clients and product providers and distributes 100% to Expert Pensions Advice Australia Pty Ltd. Expert Pensions Advice Australia Pty Ltd pays the Licensee a fixed monthly fee.

How Your Advisor is Paid

Paul is paid a salary and does not participate in bonus arrangements.

How are You Charged for Advice?

Initial Meeting

Our initial meeting is free of charge. After the first meeting, your financial adviser will discuss the fees and charges that will be applicable to your individual circumstances.

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Advice & Service Fees

We only charge a fee where we believe we can add significant value to our client's affairs. The fee is always quoted in advance and is based on the time and complexity of all the work that we are assigned to undertake as part of our relationship.

First year fees for the cost of research, strategy development, advice preparation and implementation generally range from $5,500 to $22,000 + GST depending on complexity.

The fees for providing our ongoing professional services to you will also depend on complexity but generally range between $2,750 and $33,000.

UK Pension Transfer Project Management Services

We can project Manage the Transfer of your UK Pension into the Australian Superannuation System.

We liaise with Expert Pensions Advice Australia Limited in the UK and Cooper Partners Services Pty Ltd here in Australia, to execute their recommendations of the Transfer of your UK Pension via their individual Statements of Advice.

Our pension transfer project management fee is 1% of the pension transfer balance. For example, if your transfer balance is $500,000. Our fee will be $5,000. This fee will be deducted from your pension transfer balance via your UK Self Invested Personal Pension (SIPP) account and paid to TWD Licensee Services Pty Ltd on your behalf.

Other Benefits, Interests or Associations

Paul has equity in Expert Pensions Advice Australia Pty Ltd and as a shareholder he may receive capital and profit related benefits.

Do any relationships exist which might influence the service or advice I receive?

Paul Nevin is a shareholder and director of Expert Pensions Advice Australia Limited (EPAAL UK). EPAAL is an appointed representative of Expert Pensions Advice LLP which is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 746548. Nevin Capital Finance Pty Ltd as Trustee for Nevin Family Trust is also a 50% shareholder and director of Expert Pensions Advice Australia Pty Ltd.

Expert Pensions Advice Australia Pty Ltd The UK Pension Experts and EPAAL UK have an arrangement in place whereby each entity may refer a UK expatriate for (UK or Australian) regulated financial advice. No referral fees are paid under this arrangement.

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Nevin Capital Finance Pty Ltd as Trustee for Nevin Family Trust is shareholder of Expert Pensions Advice Australia Limited and Expert Pensions Advice Australia Pty Ltd and may benefit from this arrangement through the receipt of capital and profit distributions. TWD Australia Pty Ltd (a Corporate Authorised Representative of TWD Licensee Services and part of The Wealth Designers Group of companies) is also a shareholder of Expert Pensions Advice Australia Pty Ltd and as a shareholder it may also receive capital and profit related benefits.

Authorised representatives of TWD Licensee Services Pty Ltd may refer UK expatriates to EPAA Services Pty Ltd (EPAA Services). EPAA Services will refer clients to service providers to process their foreign exchange transactions for the funds being transferred into Australia. EPAA Services may also refer clients to taxation advisers in the UK (who are specialist in expatriate tax matters) to obtain advice and services relating to National Insurance Contributions and UK State Pensions. EPAA Services may receive referral fees from foreign exchange providers. Nevin Capital Finance Pty Ltd as Trustee for Nevin Family Trust and TWD Australia Pty Ltd are each 50% shareholders in EPAA Services Pty Ltd and may receive dividends or distributions. Paul Nevin and TWD Australia Pty Ltd are authorised representatives of TWD Licensee Services Pty Ltd.

Please note that TWD Licensee Services Pty Ltd is not responsible for the advice and services provided by EPAA Services Pty Ltd or Expert Pensions Advice Australia Limited (EPAAL UK).

This document, the Adviser Profile, should be read in conjunction with the Expert Pensions Advice Australia Pty Ltd Financial Services Guide (FSG).

Distribution of this Adviser Profile by the Authorised Representative/ Adviser has been approved by TWD Licensee Services Pty Ltd.

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