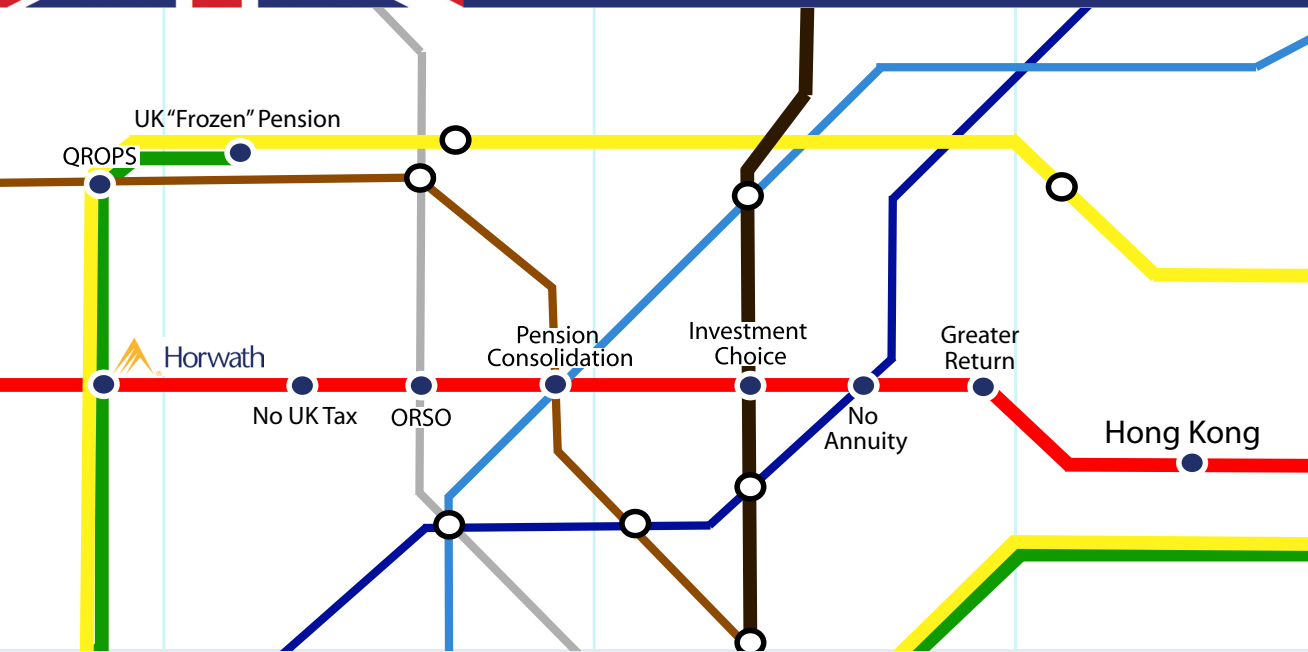




Transfer your UK pension to Hong Kong!



Are you aware that recent legislation allows for UK Pensions to be transferred to Hong Kong?

Qualifying Regulated Overseas Pension Schemes (QROPS) legislation allows expatriates to transfer their UK "Frozen" Pensions to a more flexible offshore arrangement.

There are many advantages to having your UK Pension in Hong Kong rather than the UK.

- No income, capital gains or inheritance tax
- Greater investment choice
- No compulsion to purchase an annuity
- Freedom to choose when and how much Pension you take
- Pass the whole fund to your family when you die
- Consolidate your Pensions in one arrangement

For a Hong Kong Pension scheme to qualify under 'QROPS' legislation certain conditions must be met. To explore your eligibility call **David Bojan** on **251 18337** or e-mail **drb@hfs.com.hk** to request a free newsletter or to arrange a meeting.