

*www.pentran.com.au*

PENSION  
TRANSFERS  
DIRECT PTY  
LTD



ABN 11 095 690 823  
ACN 095 690 823

## **What People Say About Us**

The following are comments we have had from clients around Australia who have used our transfer service.

*"It was great to deal with someone so professional, who really knew what they were talking about. You were the first person who has been able to set out clearly what the options are in plain English. Its not until you start that you realise how much is involved. We feel this has been a big step in getting our retirement income sorted out"*

**Mrs A - Western Australia**

*"The service and help we received from yourself was extremely efficient and without any fuss or concern to ourselves. To arrive in Australia and have so much help was excellent although we believe it does help with you being a Pommie as well. As far as convincing goes, we didn't need much of that, the way in which you presented it was enough. To actually get our pensions transferred without any fuss was superb - I bet they couldn't do that in England !"*

**Mr and Mrs C - Western Australia**

*I came across David Ford and his team at Pension Transfers Direct after chancing across an advert in the Financial Press. Having attempted this exercise several times (and failing miserably due to lack of knowledge) I was extremely interested in listening to what you had to say. I could not have been happier with the way Pension Transfers Direct handled the situation and as an added bonus through Pension Transfers Direct's diligence they managed to locate some contributions that I had completely lost track of. I found David Ford and Pension Transfers Direct to be both honest and reliable.*

**Mr T - New South Wales**

*I was simply not aware of just how much was involved and how significant the ramifications of doing nothing and leaving it in the UK were. Pension Transfers Direct performed admirably on the transfer activities and took away all the uncertainty leaving me with very little work. The transfer progressed very smoothly once all the United Kingdom barriers were removed.*

**Mr C - New South Wales**



*We would like to thank you for arranging the successful transfer of our pensions. We were especially grateful that you took time to listen to our requirements and that you explained our options fully. Both of us had previously been unsuccessful in arranging transfers due to the lack of various United Kingdom legislative and other issues. We had virtually given up trying due to the frustration of the seemingly endless 'red tape', which we were up against. This makes the successful transfer within such a short time even more amazing. Thanks again for a first class service and we will both be highly recommending your services to other migrant friends.*

**Mr and Mrs C Western Australia**

---

*It was with baited breath that I rang David Ford on the subject of UK Pension Transfers. I had toyed with the idea for some time and there was an advert professing that they could do it smoothly and with minimum hassle. I rang David and he explained in layman's terms the pro's and con's of transfers, the tax angles and how I could benefit. I liked the attitude that was displayed to their clients, and started the process. It was, as with anything related to governments and law, a process that did not happen overnight, but I was kept informed of the what, how and why of the transfer. When the transfer was completed, it was with professional competence and the personal contact needed when dealing via phone, fax & e-mail. I thank David Ford, Brent Hutton and all there team for a smooth hassle free transaction.*

**Mr and Mrs B - Queensland**

---

*We highly recommend the service; my Husband and myself had several policies in the UK being company and personal. Pension Transfers Direct did all the work. We just sat back and watched our Pounds turning into Dollars, and at the end of it David even helped us find a Pension Fund in which to place the monies. So now we just have the one fund each and our superannuation from our employers here is paid into it, it really couldn't have been easier*

**Mr and Mrs P - Western Australia**

---

*We would just like to take this opportunity to thank you at Pension Transfers Direct for your assistance in dealing with the smooth transfer of our five United Kingdom pension funds. We found your efficiency and knowledge was excellent in this complicated procedure - it is nice to meet people that know what they are doing.*

**Mr and Mrs B - Western Australia**

---

*I found the service offered by Pension Transfers Direct to be efficient, swift, courteous and thorough. At no time did I encounter any delays or difficulties. I had read about the service in the AFR but was convinced to pursue a transfer after meeting with David Ford in Sydney. I found David to be informed, helpful and patient. There was no pressure on me at any time; this was also a great relief to me. The follow-up service was also very good. In summary, for the relatively small cost involved, I found the service offered by Pension Transfers Direct to be excellent and I would have no hesitation in recommending anyone with a pension in the UK to consult Pension Transfers Direct.*

**Mrs K - New South Wales**



*Just a Quick Note to say thanks, the Service Pension Transfers Direct provide is excellent and free of any hassles, it certainly takes away all the worries of transferring your Super (pensions) at a particular stressful time of emigrating to OZ. I certainly would recommend your service to anyone who is emigrating out here.*

**Mr T - Western Australia**

---

*I emigrated to Australia in March of 1995 having deferred my superannuation entitlements in the United Kingdom, with the intention of rolling it over to a fund in Australia. I had no knowledge of taxation laws in either Australia or the U.K, but I believed a rollover would be a relatively simple task considering the close ties that Australia and the United Kingdom have shared for many decades. Little did I know of the struggle that awaited me.*

*Over the course of three years, I made numerous telephone calls to, and sent several letters to the Australian Taxation Office, the British Inland Revenue and even the Federal Treasurer to try and establish how I could transfer my superannuation entitlements to Australia. I received numerous complicated explanations, quoting taxation law, as to why it was not possible, most of them saying that there was no reciprocal agreement between the U.K and Australia that allowed rollovers of this nature. I could not believe what I was being told.*

*I was extremely reluctant to leave my superannuation entitlements in a U.K fund that was not yielding healthy growth. Some weeks later, I saw an ad posted by Pension Transfers Direct stating that they had the capability to transfer superannuation entitlements from the U.K to Australia. Taking into account what I had been told, I was extremely skeptical, but decided to contact David Ford at Pension Transfers Direct to hear what he had to say.*

*I met with David to discuss my transfer, and he introduced me to Brent Hutton from Associated Planners and together, they detailed the steps that would be taken, discussing the best investment strategies for my personal circumstances and future plans. Everything was explained to me in a manner that I could understand, and I was supplied with a detailed projection of the probable transfer value and an account of my investment options. I was pleased that they were not making false promises or perhaps being over-optimistic in an attempt to gain my confidence and custom. I was given all the time I needed to make an informed choice and I was comfortable in the knowledge that they were only phone call or e-mail away if I had any queries that I wished to discuss.*

*My decision to employ Pension Transfers Direct was ultimately an easy one to make. My transfer went ahead smoothly and without delay and I am grateful to David and his associates for the guidance they gave me which made the decision so easy".*

**Mr R - Victoria**

---



*I found Pension Transfers Direct's service to be excellent. A great deal of time was taken to explain the benefits, as against the cost of doing so. I had tried unsuccessfully prior to this to transfer my United Kingdom superannuation to a fund here. What really convinced me was the clear benefit to my family of having my fund here in the event of my death.*

**Mrs A - Western Australia**

---

*I am writing to say a big thankyou to all of your in transferring my pensions from the United Kingdom. I was very impressed with the professionalism and the friendliness of the staff. I also felt the fee was reasonable given all the work involved in getting the money from the United Kingdom, particularly the one whom was very reluctant to let he funds go. I would thoroughly recommend you to anyone who has funds in the United Kingdom.*

**Mr B - Victoria**

---

*Pension Transfers Direct provided us with a remarkably prompt and professional service, with an extremely friendly and personal attitude. At our initial meeting, David and Brent had the knack of explaining the very complex procedure of transferring our pension funds to Australia in a way that we could follow easily. Following their explanation of our individual circumstances, we felt confident in leaving all transfer matters to Pension Transfers Direct. The team did an excellent job.*

**Mr and Mrs W - Queensland**

---