

Client with a Non UK address? Multi-currency investments required?

Since Novia Financial launched 10 years ago, we've heard more and more Advisers lamenting the lack of options for ex-pat clients and international investors. In 2015, the team that created Novia Financial launched Novia Global, with a view to bringing the benefits of transparent platform technology to international financial services markets.

With an increasingly mobile population, working and retiring overseas is now commonplace. For those used to investing via UK advisers, the options when living abroad can feel very 'old school'; technology and business processes are out of step with a modern fast moving investment world and the market remains heavily dominated by commission paying insurance products. As well as being utilised by international Advisers and Trustees across the globe, Novia Global is also thought of as the "go to place" by our UK IFAs when advising Ex-pat and In-pat clients.

We are able to accept clients residing in most jurisdictions. We can facilitate multiple currency investments and our custody is held 'offshore' with a large internationally recognised custodian bank (BNP Paribas Jersey).

Whilst custody is outside the UK, the business is headquartered in our Bath office, we are FCA regulated, MiFID II compliant and maintain a fundamental belief in transparency.



Typical clients include:

- Clients with non UK addresses; perhaps those looking to work and/or retire abroad
- In-pat clients currently working in the UK on a temporary basis
- Clients with multi-currency investment requirements; Sterling, Euros, US Dollars, Australian dollars, Swiss Francs and Hong Kong Dollar
- Individuals and companies with existing assets held offshore
- Existing QROPS holders looking for platform based management of assets

International SIPP

The introduction of a 25% Overseas Transfer Charge for certain transfers into QROPS has left limited options for clients with UK pension assets who move outside the UK. We launched our SIPP in June this year in response to adviser demand.

Key benefits are:

- Priced at just £45 + VAT per quarter, plus our platform charge
- Can house multi-currency investments
- Can accept clients from almost anywhere in the world
- Payment of benefits in multi-currency
- Payment of benefits to non UK bank accounts

If you'd like to discuss further, please contact International Sales Manager Darren Moth.

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The Novia International SIPP is a transfer only Personal Pension Plan provided by Novia Financial Plc and distributed exclusively by Novia Global Ltd. Its value and returns will depend on the performance of the underlying investments and is not guaranteed. The value may fall and you may get back less than your original investment.

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