ROXTON WEALTH

THE LIFE & WEALTH SERIES

Moving Abroad & Expat Planning

Helping you make informed decisions before life takes you elsewhere.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

An exciting opportunity with important financial decisions

Relocating overseas can create opportunities. You may be taking a senior role, joining an international employer, moving with family, becoming self-employed, working remotely from another country or planning a longer-term change of lifestyle.

But even a temporary move can create financial questions that need early attention. For example:

- What happens to your UK home and mortgage?
- What happens to your workplace pension or personal pension?
- Does your protection still work if you live abroad?
- Do your will, beneficiary nominations and estate arrangements still reflect your life?
- Will you sell, keep or let your property?
- Are your investments still suitable for your new circumstances?
- How might your tax residence change?
- What happens if you return to the UK in future?

The important question is not only "Where am I moving?" It is "What could this move change across the rest of my financial life?"

The financial areas most commonly affected

MORTGAGES

If you own a UK property, moving abroad may affect the type of mortgage you have, lender permissions, future borrowing options and the information a lender may require from you.

PROPERTY OWNERSHIP

You may need to decide whether to sell a UK property, retain it for a future return, let it, move into temporary accommodation overseas or buy property in another country.

INVESTMENTS

Your country of residence may affect how investment accounts, tax wrappers, reporting requirements and investment options are treated.

PENSIONS

Moving abroad does not automatically mean you should transfer or consolidate pensions. Some pensions include valuable benefits, guarantees or features that could be lost if changed.

PROTECTION

Life insurance, critical illness cover, income protection and employer benefits may have different terms, restrictions or availability once you are living outside the UK.

TAX RESIDENCE

Tax residence is not determined only by nationality or where you own a home. Specialist tax advice is essential before making decisions based on tax assumptions.

Joined-up planning helps make sure they are not treated as separate decisions.

FINANCIAL ARRANGEMENTS THAT ONCE WORKED WELL MAY NEED REVIEWING.

A move abroad changes the context, not only the address

Your income	Will you be paid in sterling, another currency or a mix of currencies? Will your income remain stable? Could exchange rates affect your spending or savings?
Your spending	What will housing, healthcare, schooling, travel, tax, insurance and everyday life cost in the country you are moving to?
Your UK commitments	Will you continue paying a UK mortgage, supporting family, contributing to UK pensions, holding investments or receiving UK rental income?
Your overseas commitments	Will you need a new home, local insurance, medical cover, school fees, business arrangements or local savings?
Your future plans	Is the move expected to be permanent, temporary or open-ended? Do you expect to return to the UK? Might your family circumstances change while you are away?

The right decision today may depend on where you expect life to be in five or ten years.

YOUR HOME MAY BECOME AN INVESTMENT, A FUTURE RETURN PLAN OR A DECISION THAT NEEDS RESOLVING.

What happens to your UK property?

KEEPING THE PROPERTY

Keeping a UK home may make sense if you expect to return, want to retain a foothold in the UK or believe it remains an important long-term asset.

SELLING THE PROPERTY

Selling can release capital and simplify your financial position. A sale should be considered alongside your wider goals, not only property values at one point in time.

LETTING THE PROPERTY

Letting a UK property can provide rental income, but it can also create responsibilities. You may need lender consent, appropriate insurance, and a clear understanding of tax handling.

The right choice depends on how the property supports your wider life and future plans.

"Your home may be repossessed if you do not keep up repayments on your mortgage."

Understanding pensions and consolidation

EXISTING WORKPLACE PENSIONS

A pension from a previous employer may still hold value even if you no longer live in the UK. Before making changes, it is important to understand charges, guarantees and benefits.

PERSONAL PENSIONS

A personal pension may remain part of your long-term retirement planning, but access to benefits can be affected by your residence, tax position and local rules.

PENSION CONSOLIDATION

Consolidating pensions can sometimes make administration easier. But it may not be appropriate if you would lose valuable benefits, guarantees, protections or investment options.

RETIREMENT PLANNING OVERSEAS

Retiring abroad may involve UK pensions, overseas pensions, local taxes, currency needs, healthcare costs, property and State Pension considerations.

A pension transfer is not simply an administrative decision. It can affect your long-term income, flexibility, tax position and family security.

Reviewing investments before you move

An investment arrangement that suited you while living and working in the UK may need reviewing when you move abroad. That does not mean it is wrong, but a new country of residence can create different practical, tax, currency and regulatory considerations.

"The value of investments can fall as well as rise, and you may get back less than you invested."

KEY CONSIDERATIONS

- The purpose of each investment
- Whether you may need the money soon
- Which currency you are likely to spend in
- How much investment risk you are comfortable taking
- Whether your country of residence affects the account or its tax treatment
- Whether the provider can continue serving you when you move abroad

The purpose of an investment plan is not to predict every market movement. It is to make sure your money remains connected to the life you are planning.

Protection for you and your family

A move abroad can increase the importance of financial resilience. You may be further from your usual support network or navigating a new healthcare system.

CRITICAL QUESTIONS

- Will the policy continue if I live abroad?
- Are there country restrictions or exclusions?
- Does the definition of incapacity or illness remain suitable?
- Has my family situation changed?
- Are there new mortgage, school-fee or household commitments?
- What happens if I change employers or return to the UK?

Protection helps ensure your family's financial security is not left behind.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

Tax and residency considerations

Tax residence is one of the most misunderstood parts of moving abroad. It is not simply determined by your passport or where you own a home. Your UK tax residence can depend on time spent in the UK, work patterns, and family connections.

CORE CONCEPTS

- Whether you remain UK tax resident
- Whether you become tax resident elsewhere
- Whether split-year treatment may apply
- How UK employment, rental income, pensions or investments are treated
- Whether a double-taxation agreement may be relevant
- How tax is handled if you later return to the UK

Tax can influence the route. It should not replace the reason for the journey.

Roxton Wealth does not provide tax advice. You should speak to an appropriately qualified tax adviser with relevant cross-border experience.

Maintaining a joined-up financial plan

PROPERTY

Keeping a UK property may affect mortgage, rental income, tax and future return plans

PENSIONS

Changing pensions may affect retirement income, tax and family benefits

CURRENCY

Moving savings into another currency may affect future purchasing power

PROTECTION

Cancelling protection may create a gap for your family

Roxton Wealth takes a Joined-Up Advice Approach. We consider how mortgages, property, pensions, investments, protection, retirement, family goals and future plans connect.

The most useful expat plan is not the most complicated. It is the one that helps your financial life make sense across borders.

Expat planning case studies

A FAMILY RELOCATING OVERSEAS

A family relocates for a three-year opportunity. They own a UK home and have workplace pensions. The plan involve keeping the UK home, reviewing lender permissions and insurance, and building a savings plan for the return.

AN INTERNATIONAL EXECUTIVE

An executive moves between countries with complex salary and share remuneration. Planning considers tax support, currency exposure, pension consolidation risks and family requirements.

A RETURNING EXPATRIATE

Someone returning to the UK after many years. Priority is understanding how a return affects tax residence, UK property plans, and long-term financial planning.

A DIGITAL PROFESSIONAL

Self-employed professional working from several countries. Priorities include currency exposure, mortgages, tax residency, and remaining flexible while building security.

The examples above are illustrative only. They are not real client stories and do not represent personal financial, tax or legal advice.

The destination may be different. The need for clarity, structure and connected decisions remains the same.

A CLEARER MOVE BEGINS WITH THE RIGHT QUESTIONS.

The expat planning checklist

PROPERTY & MORTGAGES

- Sell, keep or let decision
- Lender permissions
- Affordability & insurance

INVESTMENTS & SAVINGS

- Provider serviceability
- Currency requirements
- Long-term goal connection

TAX & LEGAL

- Cross-border tax advice
- Will & estate review
- Document organization

PENSIONS & RETIREMENT

- Understand current benefits
- Contribution impact
- Specialist advice needs

PROTECTION & FAMILY

- International coverage
- Employer benefits
- Healthcare needs

FUTURE PLANS

- Move duration
- UK return conditions
- Financial manageability

Home → Income → Pensions → Investments → Protection → Tax → Family → Future

START A CONVERSATION

A clearer plan can make a global move feel more manageable.

At Roxton Wealth, we can help you explore the UK financial and mortgage decisions connected to your move, including property, mortgages, pensions, investments, protection, retirement planning and wider financial goals. Where cross-border tax, legal or local financial advice is needed, we can help you recognise when the right specialist support should be involved.

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Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

Important information.

ROXTON WEALTH

SCOPE & RISK WARNINGS

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax, legal, probate, trust or estate-planning advice.

Moving abroad can involve complex financial, tax, residency and regulatory considerations. Appropriate advice should be sought from suitably qualified legal, tax, accountancy or other specialist professionals relevant to the UK and your destination country.

Tax treatment depends on individual circumstances and may change. The value of investments and pensions can fall as well as rise. You may get back less than you invested. Your home may be repossessed if you do not keep up repayments on your mortgage. Insurance policies are subject to terms, conditions, exclusions and underwriting.

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