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# Moving down under

A comprehensive guide for  
Brits moving to Australia



ISSUE DATE: September 2025



Making the move to Australia is a life-changing decision, but it also comes with significant financial considerations. Whether you've already settled in Australia or are preparing to relocate, navigating the transition between two complex financial systems can be challenging. From tax obligations and pensions to estate planning and asset management, it's important to take the right steps early to avoid costly mistakes and set yourself up for long-term success.

This guide is designed to help UK citizens and residents understand the financial and logistical implications of living in Australia, whether temporarily or for good. It also supports Australians who have been working in the UK and are preparing to return home with UK-based assets, pensions or property.

At Apt Wealth Partners, we've supported hundreds of individuals and families on both sides of the world through this process. This guide brings together that experience to help you make informed decisions and ensure a smooth transition.

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# Understanding UK–Australia tax implications

One of the most important financial considerations when moving to Australia from the UK is understanding how your tax obligations will change. Getting this right early can save you from unintended liabilities and ensure your wealth is protected.

## Becoming an Australian tax resident

Your Australian tax obligations begin from the moment you become a tax resident, which is typically from the date you arrive with the intention to live in Australia permanently. From that point forward, you are taxed on your worldwide income and assets, including those held in the UK, such as shares, rental properties, pensions and business income.

If you're moving on a temporary visa – such as a 482 skilled worker visa – you may be eligible for more favourable treatment. In this case, only your Australian-sourced income is generally taxable and most foreign income (such as UK interest or capital gains) may be excluded from Australian tax while your temporary status remains in place.

**Note:** If you move to Australia on a temporary visa – such as a 482 skilled worker visa – you may be eligible for temporary resident tax concessions. These typically mean:

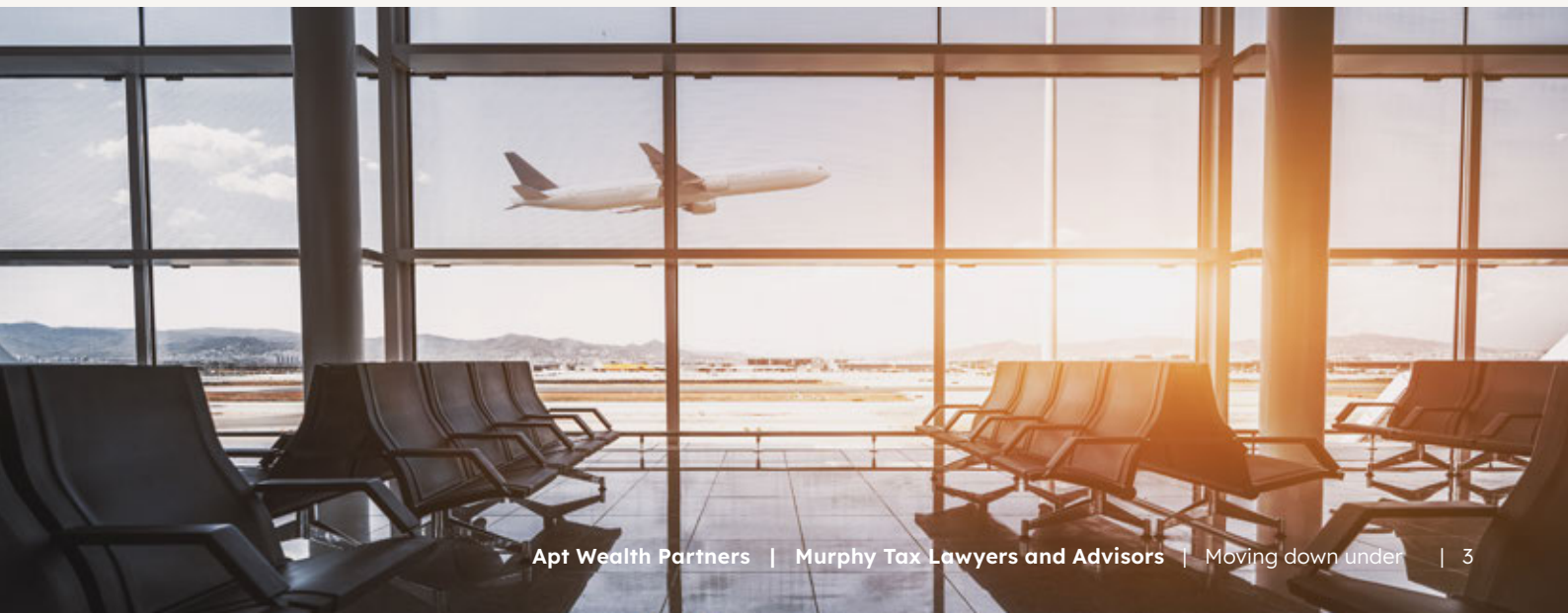


Only Australian-sourced income is taxable.



Foreign investment and employment income may be excluded from tax.

However, these concessions are not permanent. If your visa status changes or you become a permanent resident, your tax obligations may expand to include global income. Always confirm your current tax position with a qualified adviser, particularly if your visa circumstances change.



# Capital gains tax and asset rebasing

When you become an Australian tax resident, your UK assets are rebased to their market value at the time of your arrival. This means any capital gains tax (CGT) payable in Australia applies only to gains made after you've moved. This can be a significant advantage, particularly for assets like shares or property that have appreciated while you were still a UK resident.

On the UK side, once you've left and are classified as a non-resident, you may no longer be liable for UK CGT on many asset disposals – though it's essential to confirm your residency status with HM Revenue and Customs (HMRC). The UK temporary residency CGT rules should also be considered.

## Avoiding double taxation

Thanks to the UK–Australia Double Tax Agreement (DTA), you generally won't be taxed twice on the same income. However, it's critical to understand that the DTA does not eliminate the requirement to report overseas income in Australia. Instead, it provides a credit for tax already paid in the UK.

This is particularly important for income such as:



UK rental income or property profits



Employment income from a UK-based employer



Business or freelance income tied to UK contracts

If you're working remotely from Australia for a UK company or running a UK-facing business while living here, Australia generally has the sole taxing rights, regardless of where your employer is based or where payments are made.

## Common misconceptions

It's a common myth that holding UK-based accounts or earning UK income means you're exempt from Australian tax. The reality is:

- All foreign income must be reported on your Australian tax return once you're a resident. This includes UK rental income, dividends, interest and self-employment income.
- The DTA ensures tax is not paid twice, but reporting is always required.



# Tax residency snapshot

Scenario	Taxed in Australia on UK income/assets?	Notes
Moved to Australia permanently	✓ Yes	Worldwide income becomes assessable from date of arrival
Arrive on a temporary skilled visa	✗ Not typically	Foreign income is often exempt, but confirm with an adviser
Working remotely in Australia for a UK employer	✓ Yes	Income is taxable in Australia, not the UK
Renting out UK property as an Australian resident	✓ Yes	Declare income in both jurisdictions; DTA provides foreign tax credit

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# Managing your assets in both jurisdictions

When moving to or living in Australia, it's essential to consider how your assets in both the UK and Australia will be treated – now and in the future. From tax treatment and transfer logistics to currency considerations and long-term planning, how you manage these assets can have a significant impact on your financial outcomes.



## Understanding the tax treatment of UK assets

Once you become an Australian tax resident, income and gains from your UK assets – such as Individual Savings Accounts (ISAs), bank accounts, property and shares – will generally become taxable in Australia. While ISAs remain tax-free in the UK, this tax-exempt status does not carry over to Australia. This means that interest, dividends and capital gains must be reported in your Australian tax return.

It's also worth noting that UK CGT may still apply if you dispose of UK property or other UK-sourced assets. However, the UK-Australia DTA generally ensures you won't be taxed twice on the same gain.

## Timing and currency risk

When managing international assets, currency movements can play a significant role in your returns. If you're transferring funds from the UK to Australia – whether as a lump sum or in stages – the exchange rate at the time of transfer will affect how much value you ultimately receive in Australian dollars.

Rather than trying to time the market, consider setting up a staged transfer strategy that averages the exchange rate over time. This approach can help reduce exposure to short-term currency volatility and may deliver a more favourable average rate.

## Suitable tax investment structure

It is also important to consider the best structure to hold your investments once you have decided to relocate to Australia on a permanent basis. This may include individually, or the use of an Australian family trust or self-managed superannuation fund (SMSF).

## Planning for the long term

If you intend to stay in Australia permanently, consolidating your wealth into the Australian system can reduce tax complexity and currency risk. But if you return to the UK or continue to have financial ties there (e.g. beneficiaries, business interests), your asset management strategy should reflect that.

Working with financial advisers who understand both the UK and Australian tax systems is key to making the right decisions at each stage of your move.

## Transferring cash and investments

You may choose to bring over cash holdings or consider liquidating certain investments prior to your move. If assets are not tax-efficient or cost-effective to manage from abroad, it may make sense to sell and transfer proceeds. In some cases, you may prefer to hold on to UK assets (such as property or specific pensions) for longer-term income or strategic reasons.

When transferring funds, consider using a specialist foreign exchange provider rather than a traditional bank. These providers often offer:



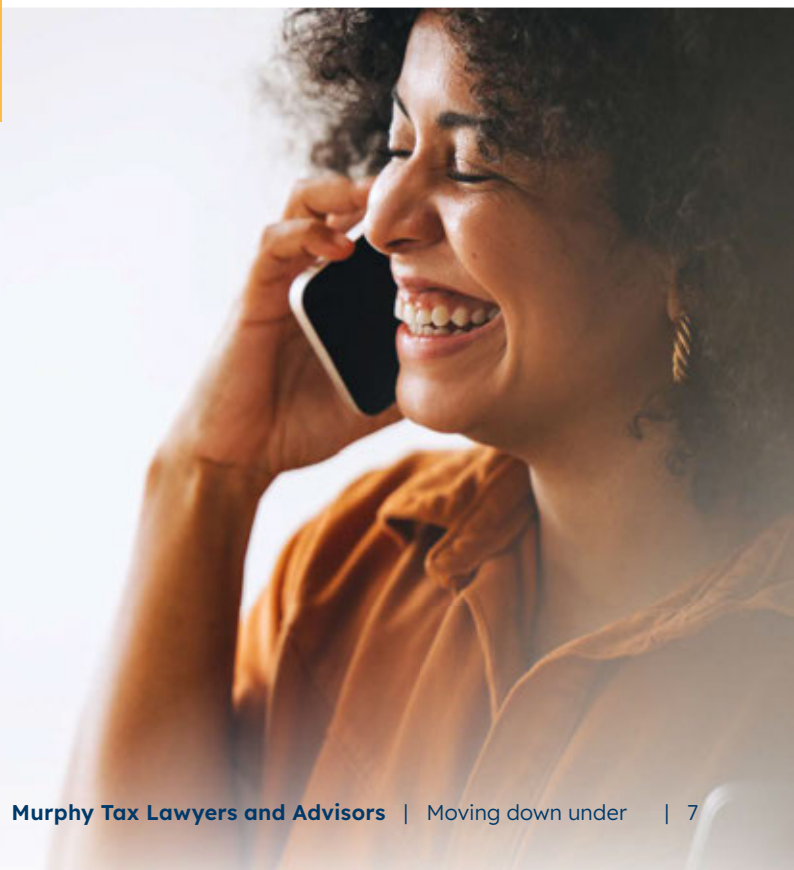
More competitive exchange rates.



Lower transfer fees.



Better transparency around costs.



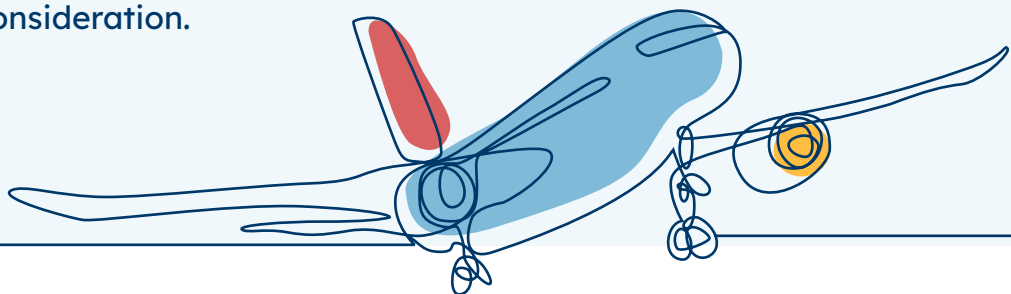
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# Transferring your UK pension to Australia



Your UK pension is likely one of your most valuable financial assets. For many British expats living in Australia or planning to relocate, deciding what to do with this retirement capital is a major consideration.

Transferring your pension to Australia can offer benefits, but it also comes with strict rules, tax implications and timing challenges.



# Transferring to superannuation: Key eligibility and transfer rules

To transfer a UK pension to an Australian superannuation account, there are several requirements you must meet:

- You must be at least 55 years old at the time of transfer.
- The receiving fund in Australia must be a Qualified Recognised Overseas Pension Scheme (QROPS).

If you meet these criteria, it may be possible to transfer all or part of your pension into an Australian SMSF or, in limited cases, a QROPS-compliant retail fund.

Transfers that occur within six months of arrival in Australia can avoid taxes on transfer. If you have been in Australia for more than six months when arranging the transfer, it is likely there will be some tax implications that you need to navigate.



## Defined benefit vs defined contribution schemes

Pension type significantly influences whether a transfer is appropriate.

For example:

- Defined contribution pensions (e.g. self-invested personal pensions (SIPPs) or personal pensions) are generally more straightforward to transfer and value.
- Defined benefit pensions are more complex. They involve assessing the cash equivalent transfer value (CETV), and you may be giving up a guaranteed income for life. UK regulated pension transfer specialist advice is often required before proceeding.

## Tax considerations and applicable fund earnings

When transferring your pension to Australia, any investment growth that has occurred since becoming an Australian tax resident is referred to as applicable fund earnings (AFE). AFE is typically taxed at 15%, but only if certain elections and structures are in place. Without proper planning, it could be taxed at your marginal rate.

To ensure concessional tax treatment:

- Work with an adviser to calculate the value of the pension at the time you became an Australian resident.
- Ensure the transfer is handled correctly within superannuation caps and reporting obligations.

## Contribution caps and excess strategies

Large pensions may exceed Australia's non-concessional contributions (NCC) cap, currently \$360,000 under the bring-forward rule. If exceeded, it's important to manage the release of excess contributions strategically.

To ensure the most tax-effective outcome it's usually necessary to have the UK pension in full 'flexi-access drawdown' before transferring to Australia, as this crystallisation ensures any non-concessional contribution (ENCC) release payment is treated as a pension income payment – avoiding UK member payment charges such as the unauthorised payment charge of up to 55%.

The preferred approach is not to split pensions once the member is an Australian resident, as the ATO has adopted a more penal stance on AFE in these cases. Where appropriate, splitting the pension before leaving the UK can lead to more favourable tax outcomes and should be assessed well in advance of any transfer.

Given the complexity of large transfers and the nuances of current treatment by both UK and Australian authorities, specialist, cross-border advice is essential to avoid unintended tax consequences.



## Is transferring always the right choice?

Not always. In some cases, it may be more appropriate to leave the pension in the UK and draw down over time, particularly if:

- The quantum of the pension is smaller and drawing down in a tax-effective way would supplement other income generated in Australia.
- The costs or tax outcomes of transfer are unfavourable.
- You plan to return to the UK in the future.

The decision should be made with specialist input and tailored advice.

## Managing your pension before age 55

If you're under 55, a full or partial transfer to an Australian super fund isn't yet possible under QROPS rules – but that doesn't mean you have to delay all planning. There are options to bring your funds into an Australian-based investment structure that remains within the UK pension system. This approach can:

- Help you manage currency volatility over time.
- Establish the right investment strategy in advance.
- Position your funds for a more efficient transfer or drawdown once eligible.

This strategy can be particularly valuable if you're a few years away from turning 55 and want to avoid market or exchange rate shocks just before retirement. It can also help align your UK pension with your broader financial goals in Australia.

Working with a dual-jurisdiction adviser can help you evaluate these pre-55 structures and plan for the most effective long-term strategy.

# Financial planning for the move to Australia

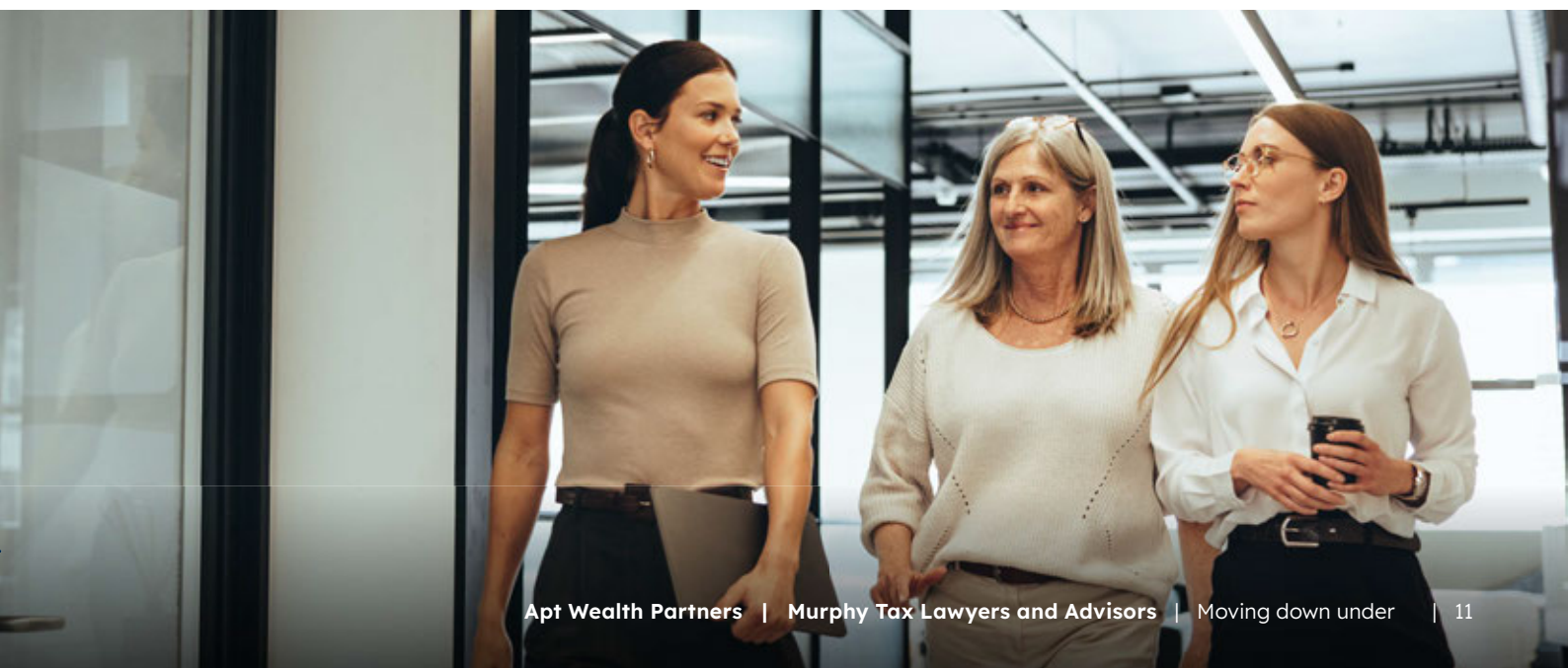
Relocating to Australia from the UK involves more than just transferring money or pensions. It's a complex process that requires a holistic financial strategy. Engaging the right professionals early – particularly those with experience across both jurisdictions – can make all the difference in achieving a smooth and tax-efficient transition.

## Why timing matters

Financial decisions made before and after your move can have lasting consequences. For example:

- The ATO allows a six-month window from the date you become an Australian tax resident during which you can transfer certain assets (i.e. a UK pension) without immediate Australian tax consequences.
- Selling UK investments **before** your move may result in no UK CGT and could simplify your Australian tax obligations.
- If an asset is likely to have a significant UK CGT liability, holding it until after you become an established Australian tax resident may be beneficial, as CGT rebasing on arrival can reset the cost base for Australian tax purposes.
- Liquidating certain UK assets in advance may also help avoid holding complex or costly structures once you're based in Australia.

Early advice helps you capitalise on these opportunities.



## Three stages of financial planning for your move

### 1 Before the move

- Review your UK pension and investments.
- Consider selling UK assets to simplify reporting.
- Speak with your UK financial adviser while you still have access.
- Request a UK pension forecast and check your national insurance (NI) contributions.
- Decide whether to consolidate UK pensions or retain them (based on advice from an Australian adviser).
- Engage an Australian-based cross-border adviser.

### 2 At the time of your move

- Record the market value of UK assets for CGT rebasing.
- Consider transferring UK pensions during the six-month ATO concession window.
- Set up your professional team (financial adviser, tax strategist, solicitor).
- Evaluate currency transfer options.

### 3 After arrival in Australia

- Draft new estate documents (wills, power of attorney (POA)).
- Review insurance and super contributions.
- Update your financial goals based on your new cost of living.

## Engaging the right experts

At a minimum, your team should include:

- A financial adviser who understands the UK and Australian systems.
- A tax adviser or strategist with experience navigating cross-border tax obligations.
- A solicitor with knowledge of estate planning laws in both countries.

Your professionals must collaborate, as decisions in one area (e.g. tax or pension strategy) often affect others.

## Planning for estate and legacy

Legal documents such as wills and powers of attorney don't always translate cleanly between countries. UK documents may not be recognised in Australia and vice versa. You may need to:

- Draft new estate planning documents in Australia.
- Review and update existing UK documents with advice from a solicitor qualified to draft UK and Australian documents.

This is particularly important if you own assets in both jurisdictions or have beneficiaries in the UK.

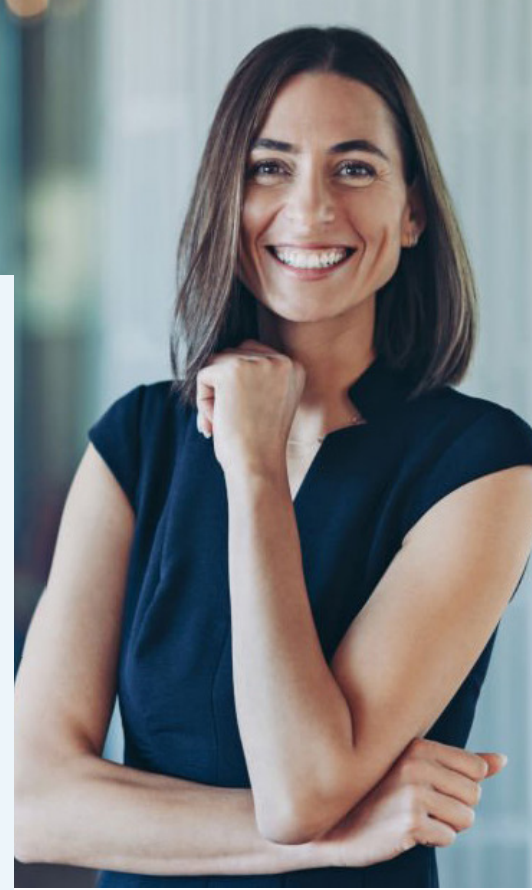
## National Insurance contributions and UK pension forecasts

If you've worked in the UK for an extended period, reviewing your UK state pension forecast is worthwhile. In some cases, it may be possible to top up your National Insurance contributions, which could boost your future UK state pension entitlements.

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# Estate planning and wealth protection

Moving between the UK and Australia creates unique complexities around estate planning, inheritance tax and asset protection. Whether you're a Brit living in Australia, an Aussie returning home or part of a family spread across both countries, it's important to take a proactive approach to managing your estate and protecting your legacy.



## Understanding UK inheritance tax

UK inheritance tax (IHT) is currently charged at 40% on estates over the nil-rate band (currently £325,000). While domicile was previously the primary connecting factor for determining UK IHT liability, from 6 April 2025, the rules changed significantly.

Under the new regime, the test is based on residence under the Statutory Residence Test and introduces the concept of a long-term UK resident. You will be considered a long-term UK resident if you have been a UK tax resident for at least 10 out of the previous 20 tax years.

If you meet the long-term residence test and then leave the UK, your worldwide assets, including those in Australia, remain within the scope of UK IHT for a 'tail' period. Here's how it works:

- The minimum tail period is three years for individuals who have been UK residents for 10–13 of the last 20 tax years.

- The tail period increases by one year for each additional year of UK residence, up to a maximum of 10 years.
- During the tail period, your Australian assets are also subject to UK IHT, even if you are fully tax resident in Australia.

This change means that Australians returning home after an extended period in the UK – and British expats moving to Australia – need to carefully plan the timing of their move, understand their residence history and consider strategies to mitigate IHT exposure.

HMRC has also introduced transitional provisions. Specialist advice is required to understand how these apply to your circumstances.

# New IHT rules on pensions

From 6 April 2027, UK pension rules are scheduled to change significantly, based on announcements in the October 2024 UK Budget. However, these changes have not yet been legislated.

They are as follows:

- Unused UK pension funds may become subject to UK inheritance tax at 40%, even if held within a SIPP or employer scheme.

- Beneficiaries will be taxed on pension income at their marginal rate when drawing it if the deceased member was over 75.
- This could result in a combined tax impact of up to 70.5%.

These rules apply even if you've left the UK, depending on your domicile and where the pension is held. This makes early planning around drawdown, transfer or structuring essential.

# Planning for Australians returning home

If you're an Australian returning from the UK, it's important to assess how your UK-based assets and estate planning documents will be treated once you're back.

Key considerations include:



UK wills and powers of attorney may not be recognised in Australia – you may need to create new documents compliant with Australian law.



Any UK insurance policies may not offer sufficient cover or may no longer apply.



UK pensions, especially those with substantial balances, may require a strategic drawdown or transfer before the IHT changes take effect.



SMSF nominations (e.g. binding death benefit nominations) should be reviewed, especially if you've transferred UK pension capital into your super fund.

Coordinating your estate strategy before and after your return can help minimise tax and ensure your wishes are carried out effectively.

# Estate planning for Brits in Australia

If you're a British expat living in Australia with UK assets or beneficiaries, you'll need to manage the complexity of cross-border estate structures.

Common challenges include:



Dual wills may be needed to address assets in both countries.



Life insurance policies and beneficiary designations must be reviewed to ensure Australian validity.



UK IHT can still apply to your estate if you meet the long-term UK residence test, even after you have left the UK.



Australian residents inheriting UK assets (e.g. children, spouse) may face tax obligations and currency risks.

Working with advisers in both jurisdictions can help you avoid conflicting legal outcomes and unnecessary tax exposure.

# Considerations for foreign spouses and children

If your spouse or children live in a different country from you or hold foreign citizenship, your estate plan should be tailored accordingly.



## Spouses:

- A spouse who does not meet the long-term UK residence test is subject to a lower IHT exemption threshold (currently £325,000), unless they elect to be treated as UK-resident for IHT purposes.
- Assets passed between spouses may still be subject to tax, depending on the ownership structure and the jurisdiction of the assets.

## Children:

- If your children remain in the UK, they may be taxed on inherited Australian assets if you meet the long-term UK residence test and are still within the IHT 'tail' period.
- If your children live in Australia and you meet the long-term UK residence test, your estate may be taxed under UK IHT rules. They may also face complexities when receiving pension or trust assets from the UK.



**Careful structuring – potentially through family trusts, superannuation nominations or gifting strategies – can help reduce tax burdens and simplify asset distribution.**

## The importance of revisiting your estate plan

Whether you're arriving in Australia or returning from the UK, you should review your estate plan across four key areas.

Area	Action
Legal documents	Ensure you have up-to-date wills and enduring powers of attorney in both Australia and the UK.
Insurance cover	Review life, total and permanent disability (TPD) and income protection policies – UK cover may not be valid or sufficient.
Super and SMSF nominations	Review and update binding death benefit nominations, particularly where UK pension transfers are involved.
Beneficiary planning	Consider the location and tax residency of your spouse, children or heirs.

Estate planning is never set-and-forget. Life changes, cross-border rules evolve and tax risks increase if planning is left too late.

# Navigating property in the UK and Australia

For many expats, property is one of the most significant components of their wealth. Whether you plan to sell, rent out or retain your UK property – or buy a home in Australia – it's essential to understand how property is taxed and treated in both jurisdictions. Poor planning can lead to unnecessary tax liabilities, currency risks or borrowing challenges.



## Owning and selling UK property as an Australian resident

If you retain property in the UK, you'll continue to be liable for UK CGT when you sell, regardless of your residency status. Since April 2015, the cost base for UK CGT purposes is the property's market value as at 6 April 2015, not the original purchase price.

UK Private Residence Relief may be available to exempt some of the capital gain for the period the UK home was your primary residence (the final

nine months may also be treated as a period of occupation).

At the same time, as an Australian tax resident, you'll also be liable for Australian CGT on any gains made after your return. The good news: thanks to the UK-Australia DTA, you generally won't pay tax twice, but you must still report gains in both countries and manage the exchange rate impact at the time of sale.

## Selling UK property from Australia

### UK tax

- CGT applies on gains since April 2015.
- Paid in GBP and calculated per UK tax law.

### Australian tax

- CGT applies on gains since becoming a resident again.
- Gains rebased to market value at date of return.
- Taxed in Australian dollars – currency shifts can impact the outcome.

## Renting out UK property

If you decide to rent out your UK property:

- Rental income remains taxable in the UK.
- You must also report it on your Australian tax return (even if tax was already paid in the UK).
- You may be able to claim a foreign income tax offset to avoid double taxation.

Keep in mind that UK property management, tax filing and bank account access can become more difficult once you're a non-resident.

### Strategy tip

Work with advisers to time the sale and calculate CGT using both the UK and Australian frameworks. You may be eligible for the 50% CGT discount in Australia if the property has been held for more than 12 months since your return.

## Buying property in Australia

Purchasing a home in Australia can feel familiar – but financing it may not be. If your income is primarily UK-based or you're newly arrived in Australia, getting a mortgage can be more complicated.

Key challenges include:

- Limited borrowing power: Overseas income may be 'shaded' (discounted) by lenders.
- Lender restrictions: Not all banks lend to recent arrivals or non-citizen spouses.
- Lenders Mortgage Insurance (LMI): May be required if you don't have a 20% deposit – but not all lenders offer it to expats.

Working with a mortgage broker who understands the expat landscape can be a crucial step towards securing financing.

## Timing your move


If you're planning to sell your UK home and buy in Australia:

- Consider currency exchange risk – especially if the sale and purchase aren't closely aligned.
- Think about short-term accommodation or bridging finance in Australia to give you flexibility.
- Plan for tax reporting obligations in both countries in the year of sale.



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# Life events and cross-border complexity



Moving countries is a significant transition – but for many individuals and families, it coincides with or follows other major life events like marriage, divorce, starting a family or retirement. These events bring added layers of financial, legal and logistical complexity, particularly when they involve relationships or responsibilities that span two countries.

## Divorce and separation across jurisdictions

Navigating a relationship breakdown is challenging in any circumstance, but it becomes more complex when assets, pensions or dependents are spread between the UK and Australia.

Considerations include:

- **Jurisdiction for legal proceedings:** Depending on where you and your former partner reside, divorce and financial settlements could be handled under UK or Australian law – or potentially both. Legal advice in each jurisdiction is essential.
- **Property settlements:** UK-based assets may be treated differently under Australian law and vice versa.
- **Pension entitlements:** Defined benefit pensions in the UK and superannuation in Australia are treated differently in divorce proceedings. The division of retirement funds requires specialist advice to ensure fairness and compliance.
- **Access to children:** Custody and relocation matters may also involve international family law.

## Returning with a UK citizen spouse

If your partner is a UK citizen and you're planning to live in Australia long term, it's important to factor in their visa status, employment rights and tax position.

For example:

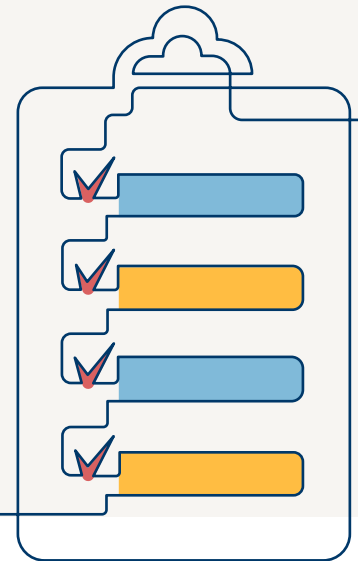
- Your spouse may be eligible for a partner visa, but processing times and work restrictions may apply.
- Their overseas income or pension may still be taxable in Australia once they become a tax resident.
- Foreign spouses are treated differently under UK inheritance tax rules, potentially reducing IHT exemptions.

Coordinating your financial strategy – particularly around ownership of property and structuring of wealth – can help minimise tax exposure and streamline your financial plans.

# Cross-border family finance checklist

Planning a move with a partner or family? Ask yourself:

- ✓ Do we both have clarity on our tax residency status and how it affects income or assets?
- ✓ Have we sought legal advice if one of us is still tied to the UK for tax or visa purposes?
- ✓ Are our estate plans structured to account for beneficiaries living in different countries?
- ✓ Have we factored in the costs of private health insurance, childcare or schooling in Australia?



## Budgeting for family life in Australia

Many families underestimate the cost of living differences when moving from the UK to Australia. While wages may be higher, costs such as childcare, education, private health insurance and housing can quickly add up.

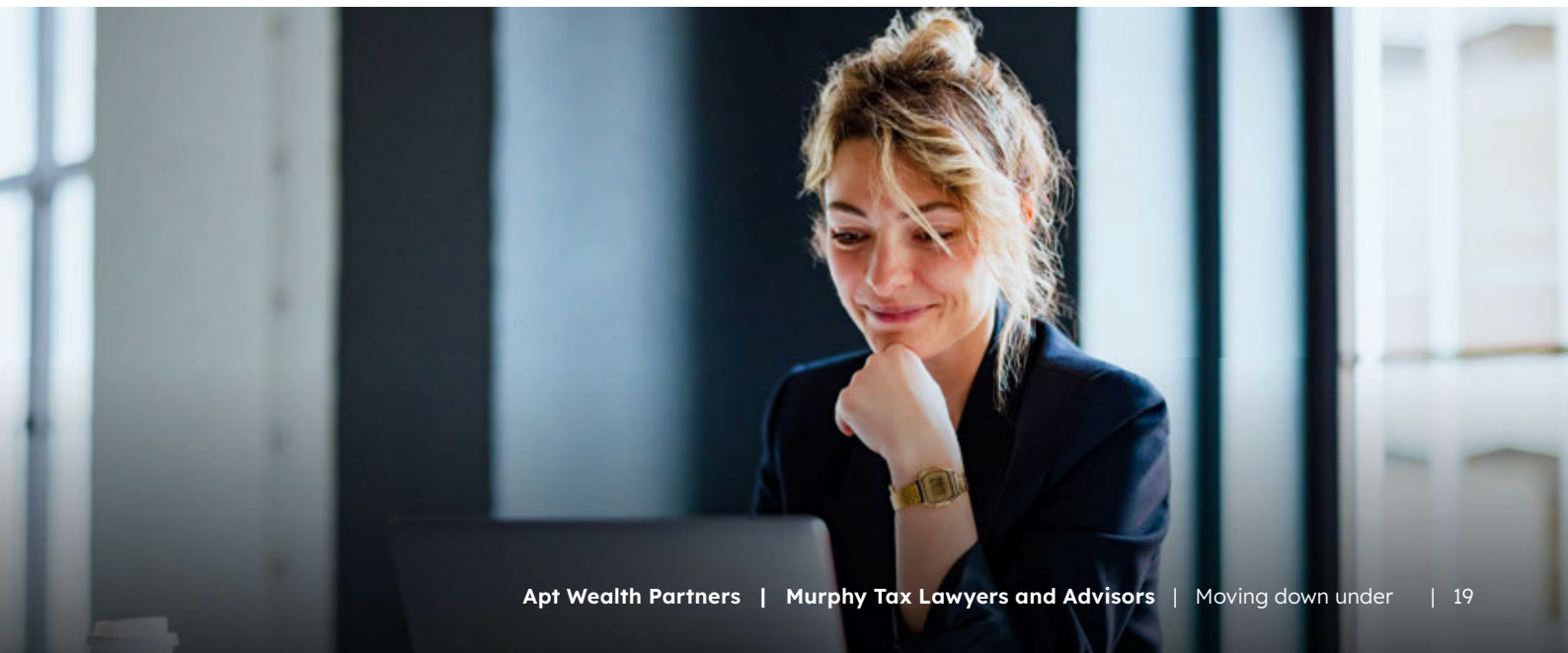
Planning ahead is essential.

Here's what you need to consider:

- Public vs private education: If you intend to enrol your children in private school, start budgeting early – annual fees can range from

AUD \$5,000 to over \$30,000, depending on the school and location.

- Healthcare: While Australia's Medicare system offers good coverage, many expats opt for private health insurance to reduce wait times and gain access to private hospitals.
- Dual-income households: Consider how time out of the workforce (e.g. for parental leave) might impact your financial goals.



# Moving forward with confidence



Moving to Australia from the UK isn't just a change of scenery – it's a financial reset. To make the most of the opportunity, it's important to take a proactive, well-informed approach that considers your current circumstances and long-term goals across both countries.

## The value of dual-jurisdiction advice

Even simple financial decisions – like transferring money, updating your will or selling property – can become complex when two sets of rules are involved. That's why working with professionals who understand both the UK and Australian systems is essential.

At Apt Wealth Partners, we regularly help expats and returnees navigate:



UK pension transfers and structuring strategies



Tax planning across both jurisdictions



Currency transfer optimisation



Superannuation contribution limits and planning



Estate planning for cross-border families



Property purchase and financing

Whether you're still in the early stages of planning or already living in Australia, we can help you make informed, confident decisions that align with your future.

## A tailored approach to your journey

No two moves are the same. You might be relocating as a young professional, returning home after a long stint overseas or transitioning into retirement. Your financial plan should reflect your life stage, goals and the complexity of your international position.

We work closely with your team – whether that includes UK-based advisers, solicitors or accountants – to ensure everyone is on the same page. If you don't yet have advisers in both countries, we can refer you to trusted professionals in our network.

## Your move, your team

- **Financial adviser (UK–AU dual expertise)**  
Big picture strategy, super/pension, investment guidance.
- **Tax specialist (cross-border)**  
Navigates ATO and HMRC rules, CGT, DTA considerations.
- **Solicitor**  
Reviews wills, powers of attorney, estate structures.
- **Mortgage broker**  
Helps secure Australian finance and manages currency issues.
- **International FX provider**  
Reduces costs and risk on money transfers.



## Start with a conversation



If you're thinking about making the move – or have already arrived – start with a conversation. Our team at Apt Wealth Partners helps you plan, protect and grow your wealth, so you can live your best life wherever it takes you. Find out more about Apt's dedicated [UK–Australian expat offering here](#).

# Authored by our Australia–UK expert advice team



## **Toby Simpson**

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Apt Wealth Partners

Toby Simpson is a financial planner with over 25 years' international experience spanning the UK, Australia, Africa, the Middle East and Asia. Now based in Melbourne, he specialises in helping UK expats and globally mobile families manage complex cross-border finances. Toby is passionate about creating strategies that allow clients to thrive wherever life takes them, drawing on both his professional expertise and first-hand expat experience. He holds a Diploma of Financial Planning and is completing his Graduate Diploma.



## **Bradley Murphy**

Partner & Lawyer  
Murphy Tax Lawyers and Advisors

Bradley is an Australian tax advisor and lawyer with 15 years' experience across Australia and London and is also a registered UK lawyer. His career includes senior roles at Deloitte, KPMG and Qantas Airways, advising both individuals and businesses on complex tax matters. Bradley has deep expertise in supporting Australian and UK expats, as well as US expats navigating cross-border tax. Drawing on this experience, he founded his own specialist expat tax advisory firm, where he focuses on tailored solutions that help clients achieve their personal and financial goals.



## **John Versace**

Director, Head of Expat Services & Senior Financial Adviser  
Apt Wealth Partners

John Versace is a Senior Financial Adviser with 15 years' experience in financial services, including the past decade with Apt Wealth Partners. Based in Melbourne, he specialises in advising Australian expats and migrants to Australia with particular expertise in cross-border wealth building and protection. Well regarded in expat communities, John focuses on strategies that help clients protect and grow their finances to achieve their goals. He holds a Bachelor of Business, a Graduate Diploma in Financial Services and is a Certified Financial Planner®.

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