ELYSIUM WEALTH
ADVISORS

EXPAT INVESTMENT PLANNING GUIDE

2026/27 EDITION

Building and protecting wealth across borders.

INVESTMENTS | PENSIONS | CURRENCY RISK | TAX RESIDENCY

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Start with tax residence

Cross-border planning begins with where you are tax resident, not with the investment product. UK residence is determined under the Statutory Residence Test and other countries apply their own rules.

WHAT TO CONSIDER

- Count days and review UK ties before assuming non-resident status.
- Split-year treatment may apply in some departure or arrival situations.

PLANNING FOCUS

- Residence and treaty status can affect taxation of income, gains and pensions.
- Keep evidence of travel days, homes, work patterns and family ties.

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Investments and currency risk

An investment can perform well in its local market while producing a weaker result in your home currency. Currency exposure therefore needs to be understood alongside investment risk.

WHAT TO CONSIDER

- Identify the currencies of future spending and liabilities.
- Diversify assets rather than making a single-country bet because of where you live today.

PLANNING FOCUS

- Check whether local tax rules recognise UK wrappers such as ISAs or pensions.
- Review custody, platform availability and investor-protection rules in the new country.

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Pensions and succession

Pensions can remain central for UK expats, but access, tax and estate rules may differ once resident overseas.

WHAT TO CONSIDER

- Review pension tax treatment in both the UK and country of residence.
- Consider whether consolidation improves governance without losing valuable guarantees.

PLANNING FOCUS

- Revisit beneficiary nominations and wills after moving.
- From 6 April 2027, UK IHT treatment of unused pension wealth changes and needs to be built into estate planning.

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Cross-border planning checklist

Coordinate tax, investment and legal advice before making irreversible decisions.

WHAT TO CONSIDER

- Residence and treaty position confirmed?
- Investment platform permitted in your jurisdiction?
- Currency exposure aligned with future spending?

PLANNING FOCUS

- Pension and beneficiary arrangements reviewed?
- Local will / succession rules checked with qualified legal advisers?

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Your next-step checklist

Use this as a discussion framework with your adviser; it is not a substitute for personal advice.

BEFORE YOU ACT

- [ ] Count days and review UK ties before assuming non-resident status.
- [ ] Identify the currencies of future spending and liabilities.
- [ ] Review pension tax treatment in both the UK and country of residence.
- [ ] Residence and treaty position confirmed?
- [ ] Confirm relevant tax, legal and regulatory implications before making irreversible changes.
- [ ] Document the agreed action plan and review date.

Primary sources and further reading

- HMRC RDR3 Statutory Residence Test guidance, updated June 2026
- GOV.UK Tax on foreign income - residence
- HMRC Technical Note 2 - Inheritance Tax on Pensions, 27 August 2026

Talk to Elysium Wealth Advisors

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About Gary Day

Founder of Elysium Wealth Advisors | Senior Wealth Advisor

28+ YEARS

INTERNATIONAL FINANCIAL SERVICES

Experience shaped by discipline

Gary Day brings more than 28 years of international financial services experience across the United Kingdom, Europe and the Middle East. He began his professional career in the British Army before moving into financial services in 1990, developing a disciplined, structured and analytical approach that continues to shape his advisory work.

CLIENT FOCUS

International and expatriate clients navigating complex, multi-jurisdictional financial decisions with a need for clarity, precision and long-term structure.

GLOBAL PERSPECTIVE

Gary works with clients across the EU, the UAE and other international markets, supporting a geographically diverse client base. He is also involved in UAE-based estate planning structures through Elysium's regional operations.

Core areas of expertise

01 Cross-border financial planning

International residence, mobility and multi-jurisdictional considerations.

02 Estate & succession planning

Including UAE wills and structures intended to support orderly wealth transfer.

03 Pension structuring & transfers

Guidance informed by extensive pension and transfer-related professional education.

04 Investment portfolio design

Portfolio construction aligned to objectives, risk and time horizon.

05 Protection planning

Individual and corporate protection as part of a broader financial strategy.

ADVISORY APPROACH **Clarity | Precision | Long-term structure**

Professional qualifications

Industry-recognised qualifications and advanced specialist study

PROFESSIONAL QUALIFICATIONS

01 Level 4 Diploma in Financial Services - Institute of Financial Services

02 Financial Planning Certificate - Chartered Insurance Institute

03 CF2: Investment and Risk - Chartered Insurance Institute

04 Mortgage Advice Qualification - Chartered Insurance Institute

05 Equity Release Qualification - Chartered Insurance Institute

06 Long-Term Care Qualification - Chartered Insurance Institute

07 Level 6 Award in Pension Transfers - Institute of Financial Services

ADVANCED SPECIALIST TRAINING

- Professional Certificate in Hedge Funds - New York Institute of Finance
- Equity Portfolio Management - New York Institute of Finance
- Fixed Income Portfolio Management - New York Institute of Finance
- Foundations of Central Bank Law - KU Leuven
- Governance in the European Union - KU Leuven
- European Union Law - KU Leuven
- Contract Law: From Trust to Promise to Contract - HarvardX
- Public Debt, Investment, and Growth (DIG & DIGNAR Models) - International Monetary Fund
- Local Currency Bond Markets - International Monetary Fund

ISLAMIC FINANCE CERTIFICATIONS

Islamic Banking: Principles, Practice and Risk Management - Islamic Research and Training Institute

Islamic Insurance and Investment - Islamic Research and Training Institute

Career context

Gary has held senior advisory and leadership roles within FCA-regulated firms in the UK and has extensive experience working with high-net-worth individuals, internationally mobile professionals and expatriates.

One coordinated advisory framework

Designed to connect planning decisions rather than treat each financial issue in isolation.

What clients say

Independent client feedback highlighting clarity, service and long-term relationships

> "Gary provided an independent review and report on transferring two UK pensions for me. Gary's report was very detailed and clearly laid out the difference between old and new schemes, and highlighted everything I needed to know.

Verified Client

Outside UK / United Kingdom

> "Thank you, Gary. You and your team were absolutely fantastic throughout the entire process. Your professionalism, expertise, and dedication made everything seamless and stress-free. I truly appreciate all your efforts and can't thank you enough. I will definitely be recommending your services to others.

Grant B.

United Arab Emirates

> "For the last 10 years Gary Day has given us guidance and support in our portfolio management and planning for retirement. His approach is straight forward and there's been no hidden agenda. He presents things in an easy-to-understand way. Gary very knowledgeable, calm but enthusiastic to deal with. We value his advice.

Elaine P & John

Hungary

Real people. Real results.

Let's build your future, together.

Trusted across borders

Client relationships, profile summary and contact details

"Gary has been helping with my finances for many years, I have complete trust in his advice. My pensions have been managed, I have an ISA and a Bond, all based on the guidance Gary has provided. Can't recommend him highly enough.

Hannah G - Milton K

United Kingdom

"I am delighted to recommend my financial advisor, Mr. Gary Day. His expertise and professionalism in managing my portfolio have been invaluable. He provides insightful, reliable advice and is a dedicated, customer-focused communicator. I highly recommend his services to anyone seeking a knowledgeable and trustworthy financial advisor.

David B.

United States

"We were extremely impressed with the will preparation and coordination services provided by Gary Day and Elysium44. The whole process was clear, personable and professional from start to finish, with everything explained in a straightforward and reassuring manner. We were kept well informed throughout, and the service represented excellent value for money. We are very happy with the final results and would have no hesitation in recommending Gary and Elysium44 to anyone looking for a professional and reliable will preparation service.

Lee B

United Arab Emirates

Profile summary

Gary Day combines more than 28 years of international financial services experience with a broad range of professional qualifications and specialist training. His work centres on bespoke financial strategies for expatriates, high-net-worth individuals and internationally mobile clients, with particular focus on cross-border planning, estate and succession planning, pensions, investments and protection.

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Clarity, structure and long-term decision-making.