

## Estella Bogira

SENIOR ASSOCIATE | LONDON

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Estella is a senior associate in the private client and tax team, focusing on pensions - related matters.

She specialises in all aspects of UK pensions, and the UK tax treatment of overseas pension schemes, in the context of wealth planning and also in relation to employer obligations and corporate transactions. Having joined Withers from an occupational pensions background, Estella has extensive experience advising trustees and employers (including not-for-profit organisations) on their options, obligations and liabilities. Estella's experience extends to advising on benefit design changes, member complaints, automatic enrolment, scheme mergers, liability management exercises, and general trust law queries relating to pension schemes.

As a member of Withers' private client team, Estella is involved in advising on wealth planning matters for UK domiciled and non-UK domiciled individuals and families, with a particular focus on issues relating to UK and overseas pensions. The team advises individuals on their retirement and death benefit options under existing pension arrangements, pensions tax allowances and liabilities, transfer options and, in the context of the pension flexibilities introduced in April 2015, the succession planning opportunities now available in relation to individuals' pension savings. Estella also helps individuals to identify the options and limitations affecting pensions in the context of divorce.

Estella also advises generally within the private client sphere on a range of wealth planning matters impacting successful individuals and their families. She advises individuals in respect of their tax, trust and estate planning, including clients who are either non-UK domiciled and/or non-UK resident.

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SECRETARY **SARAH ELLIS**

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### TRACK RECORD

Advised on and managed a successful application for NHS Determination Status in connection with the transfer of services and employees from an NHS department to a private company.

Advised on a significant liability management exercise for an international art gallery with a UK defined benefit pension scheme open to future accrual.

Advised a Greece-based group on its UK pensions obligations relating to historic membership of a UK defined benefit pension scheme, including in relation to equalisation of normal retirement dates as between men and women, and liability management.

Advised the trustees of a Jersey-based international pension plan on the tax implications (including capital gains tax and inheritance tax) of the scheme holding shares in an overseas company which in turn held assets include a UK residential property acquired while the scheme's beneficiary was non-domiciled in the UK.

### ADMISSIONS

- England and Wales, 2010

### MEMBERSHIPS

- STEP, full member
- Association of Pension Lawyers

**TALKS**

IBC conference, December 2017 - Pension death benefit and succession planning

Withers pensions forum, 2017 - Pension transfers

**EDUCATION**

Jesus College, Cambridge, BA Law  
College of Law, Moorgate, Legal Practice Course

**LANGUAGES**

ENGLISH

**DATES**

JOINED: 2017

London

20 OLD BAILEY, LONDON, EC4M 7AN