

Expats in Spain, France and more benefit from 'amazing' state pension Brexit deal

BREXIT has had major implications for expats and those looking to move abroad to the European Union. However, according to one expatriate tax expert, expats will benefit from an "amazing" deal when it comes to claiming their pensions.

By [Aimee Robinson](#) PUBLISHED: 11:57, Wed, Jul 7, 2021 | UPDATED: 14:55, Wed, Jul 7, 2021

Boris Johnson 'needs to step up for British expats' says expert

For UK [expats](#) living in Europe, and those with dreams of relocating overseas, [Brexit](#) posed a worrying threat. Although it is now seven months after the UK officially left the [European Union](#) (EU), disagreements over certain elements of the deal remain ongoing between the bloc and UK officials.

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However, when it comes to the pension rights of Britons living in the likes of [Spain](#), Portugal and France, one tax expert has revealed the nations came together in a rather "sensible agreement".

According to Oliver Heslop from Global Expatriate Tax Services, as a result, there is some "amazing" news for Britons who are looking to claim their [state pension](#) while living in an EU state.

"There was a big rush before Christmas for people to get out there and people were doing that," he explained while speaking on the Expat Focus podcast.

"Brits were moving to Spain and France and other places to guarantee rights

as EU citizens because we all believe that post-January it wouldn't be the same, there wouldn't be protections for all sorts of immigration and pension problems that drove the rush.

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Expats living in the EU will still be entitled to their full UK state pension. (Image: Getty Images)

"We're here now and a deal was struck on Christmas Eve that protected what I call the new people.

"It protects the people who are moving in early 2021 and from now on.

"[They] have got generous pension rights."

He said that overall when it comes to expats claiming their pensions abroad "the EU UK are respecting each other's rights."

Regardless of which member state Britons have relocated to, they will not

only be entitled to their full UK pension but will also benefit from any future inflation.

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"In an absolute nutshell, this is saying that if you retire abroad in the EU, you can get a UK state pension and it'll keep going up with inflation," confirmed Mr Heslop.

"To me, that's amazing, because that was by no means guaranteed.

"They've really come together and come up with a sensible agreement."

However, the rule doesn't only apply to expats who are already at retirement age.

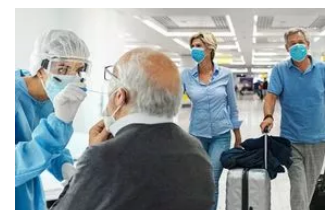


The top countries UK expats relocate to. (Image: DX)

Mr Heslop explains working-age Britons who are moving abroad now will also benefit from whatever UK pension contribution they have already made while living at home.

"If we were talking three months ago I would have said you're very well looked after and in 2021 under the new rules it's just the same," he said.

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"You would build up some contribution years. You'd [Britons](#) pay a few years in the UK, which counts towards a state pension UK one potentially.

"Then you do some years in Spain, that counts as well.

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"And then you have to sit down and look at the national laws.

"You would add those two together and you may end up with a mixture of British, and a Spanish pension."

He continued: "You may just get one in one country, but both blocs are

respecting each other and saying, 'We will sit down when this person is 60 and will recognise, where payments were made in both places.'

"So that is great. It is a long way off for a 30-year-old, but it'll be really important in 20 years time."