

The Guide to:

The SSAS Pension In 5 Minutes

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The facts

- A SSAS is a Small Self-Administered Scheme; a pension scheme devised by government, exclusively for business owners to give them more control and flexibility over their pension funds and support SME businesses.
- A SSAS is a corporate pension (as opposed to a SIPP, which is a personal pension)
- A SSAS is a trust
- A SSAS is established by a company director
- A SSAS is regulated by HMRC and The Pensions Regulator
- A SSAS has the same tax advantages as any other registered UK pension scheme
- A SSAS has additional control and flexibility when compared with other registered pensions
- A SSAS is afforded a greater range of permitted investments than traditional pensions
- A SSAS can have up to 10 additional members who can be company members or family members

Company benefits

- A SSAS can loan 50% of its total value to the company to be used for any valid business purpose
- Loaning via your SSAS avoids extortionate bank charges and avoids applying for bank loans
- A SSAS can buy the company business premises and rent it back to the company, growing the SSAS and reducing the year end balance sheet
- Rent the company pays to the SSAS is an allowed business expense
- As a pension, a SSAS is protected from creditors.
- For families and their businesses, the inheritance, legacy and succession benefits are numerous



Individual benefits

- All members are trustees and all gain control over how their pension funds are used
- When the funds of members are pooled into the SSAS, the investment power and potential for growth is escalated for all members
- All members retain the initial percentage of the pot that they put in as the pot grows
- As a pension structure, a SSAS is a tax efficient way of protecting assets through the generations
- As a pension, a SSAS is protected from creditors
- Benefits can be taken flexibly
- Each member nominates their own beneficiaries

Pension benefits

- Unlike other pensions, a SSAS can purchase land or property
- A SSAS can borrow money for investment
- Unlike traditional pensions, a SSAS is not governed by the volatility of the stock market
- A SSAS, as a pension, is not liable for income tax
- A SSAS, as a pension, is not liable capital gains tax
- A SSAS can invest in hands-free investments, earning fixed returns, without specialist property or legal knowledge
- Can be coupled with a Family Investment Company for even greater benefit

So, as you can see, the benefits of transferring your dormant/frozen pensions to a SSAS pension are extensive and the above list is just a taste of the control and flexibility a SSAS pension affords.



Book a call

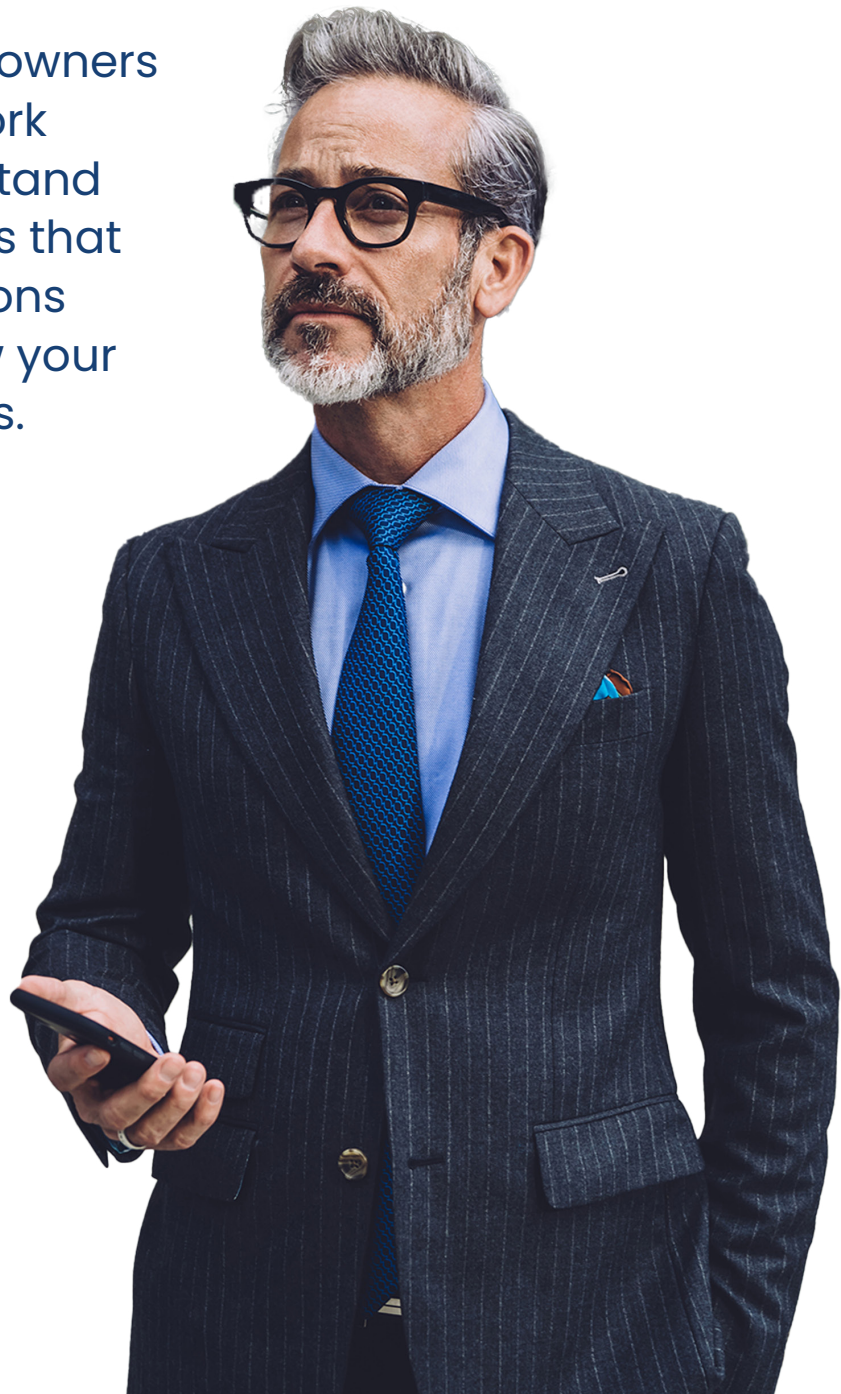
About TLPI

We are registered with HMRC as trust and company formation providers and also as SSAS administrators. Since 2004 we have successfully helped thousands of clients with financial plans and have enviable positive feedback and review history which can be found on online.

TLPI recognise that business owners and their families need to work with consultants that understand businesses and the problems that business owners need solutions to. We want to help you grow your assets and reduce your taxes.

All of our consultants are experienced in property, investment strategy, pensions and business.

Contact us today and allow us to create a tailored solution to suit your personal situation.





What are the next steps? – Take action today

TLPI has the experience and expertise to understand your personal goals and strategies, and create a bespoke and personal product which affords you maximum flexibility.

You can contact us using the following details:



Telephone: 01235 426666



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