

Features and Advantages

Rowanmoor is the UK's largest independent small self-administered scheme (SSAS) provider and a multiple award winner for its SSAS administration services.

A Rowanmoor Defined Benefit SSAS is established under a discretionary trust by an employer to provide a defined level of retirement benefits for directors and key employees.

The main features

- An occupational pension scheme established by an employer to provide defined benefits.
- Scheme membership is limited to a maximum of eleven members.
- The minimum age for a member is 18.
- All members are trustees and all decisions made by the member trustees must be unanimous.
- Contributions to provide a set level of pension accrual are calculated by the scheme actuary.
- Contributions are usually paid by participating employers but can also be made by members.
- All members must be employees and a minimum contribution of £11,000 must be made on their behalf.
- A bespoke service provided by a dedicated SSAS administrator who works in a supportive team environment.
- Administration services that are monitored against demanding processing timescales and results that are published monthly.
- Trustees can appoint their own solicitor, or use our retained solicitor for property investments.
- Access to the Rowanmoor Property Insurance Policy.

The advantages

- The maximum pension benefits accrued under a Defined Benefit SSAS can be greater than under a traditional defined contribution SSAS.
- Flexibility to invest in assets that are acceptable under current legislation, giving the ability to create unusual and diverse portfolios.
- Succession planning options for investments.
- Investment can be made in the participating employer's business.
- Funding for a known level of retirement income for life.
- Options to provide benefits for dependants.
- No requirement to appoint an independent property manager for property investment.

A Rowanmoor Defined Benefit SSAS offers employers the means to provide pension benefits for their directors and key employees within specific funding limits. It is an occupational pension scheme designed for employers who want to maximise the provision of pension benefits for directors and key employees in a given year. The Rowanmoor Defined Benefit SSAS provides the benefits of a SSAS with a defined level of scheme pension for members at normal pension age.

Contributions are calculated by the scheme actuary to provide an appropriate level of benefit that complies with HM Revenue & Customs (HMRC) limits. A Defined Benefit SSAS offers substantial benefits in pension and tax planning, allowing members to make the Defined Benefit SSAS work for their business, whilst building up substantial pension funds for themselves and their family.

The members, as trustees, control all aspects of the Defined Benefit SSAS's investment strategy. The scheme provides members with full flexibility when choosing assets to invest in and provides members with the option of taking benefits as a scheme pension or a lifetime annuity. Members can use funds within the Defined Benefit SSAS to invest in their business through secured loans, or by purchasing property to lease back to the business.

We are a true service provider. We have a close involvement with our clients and their advisers and an understanding of their needs. We offer products to maximise the opportunities available under current pensions legislation. As appointed scheme Administrator and independent trustee to all our clients' schemes, we alleviate the complexities of scheme administration, which can otherwise fall on the member trustees. We have a national presence, with local offices in Salisbury, London, Edinburgh and Bolton. In-house Actuarial, Pensions Technical, Scheme Property and Fund Accounts teams are available to provide assistance on the more complex aspects of pension arrangements.

For more information on Rowanmoor's products and services please visit our website www.rowanmoor.co.uk, call 03445 440 550 or email enquiries@rowanmoor.co.uk.

The information contained in this document is based on our understanding of current pensions law and taxation and is correct at the time of production. It does not constitute financial or other professional advice and should not be used in isolation in any suitability report or letter.



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