

Features and Advantages

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

A Rowanmoor SSAS is established under a discretionary trust by an employer for the benefit of scheme members. The members are trustees and control all aspects of the SSAS's investment strategy and payment of benefits.

The main features

- An occupational pension scheme established by an employer.
- 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 are usually paid by participating employers but can also be made by members, or other third parties.
- There is no minimum contribution and no ongoing requirement to pay contributions.
- 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

- 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 and death benefits.
- Investment can be made in the participating employer's business.
- Comprehensive, flexible benefit options enable retirement income to be phased.
- Provides flexi-access drawdown, scheme pension and uncrystallised funds pension lump sum.
- Options to provide benefits for dependants.
- No requirement to appoint an independent property manager for property investment.

The Rowanmoor SSAS is designed for use by business owners, who might be company directors, members of a partnership or self-employed, for themselves and their employees. A SSAS offers substantial benefits in pension and tax planning, allowing members to make the SSAS work for their business, whilst building up substantial pension funds for themselves and their family.

The scheme provides members with full flexibility when choosing assets to invest in and when deciding how to take benefits. Members can use funds, within the 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, 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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Rowanmoor is a trading name of the following three companies, Rowanmoor Executive Pensions Limited registered number 05792242, Rowanmoor Personal Pensions Limited registered number 02268900 and Rowanmoor Trustees Limited registered number 01846413. The registered office for each of these three companies is Rowanmoor House, 46-50 Castle Street, Salisbury, SP1 3TS. The three companies are also wholly owned subsidiaries of Embark Group Limited. Rowanmoor Personal Pensions Limited is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 458260. The provision and administration of Small Self-Administered Schemes (SSAS) and trustee administration are not regulated by the FCA. Therefore, Rowanmoor Executive Pensions Limited and Rowanmoor Trustees Limited are not regulated by the FCA in relation to these schemes or services.

If you require this document in audio, large print or Braille format, please telephone 03445 440 550 or fax 03445 440 500.