

FAMILY PENSION TRUST FEATURES AND ADVANTAGES

The Rowanmoor Family Pension Trust is a private pension scheme, independently established as a discretionary trust for the benefit of a group of individuals. Members need not belong to the same family; they can be business partners, friends, or simply associated through shared investment interests.

The main features

- A private pension scheme for a group of individuals.
- Minimum of two members in a scheme. Single member schemes may be accepted if it is anticipated that additional members will join in the future.
- The ability to make investments in an individual arrangement, or together with other scheme members, under one or more common investment funds.
- The normal maximum number of members is twelve, although we may accept larger schemes.
- Some or all members are trustees of the scheme and are known as member trustees.
- The member trustees appoint a Chairperson, who is our main point of contact.
- Anyone may be a member, including minors, the unemployed and retired, provided they have the consent of the scheme's member trustees; there is no minimum or maximum age.
- Minimum initial contribution is £100 per member, or a transfer of existing pension funds. There is no ongoing requirement to pay contributions.
- A bespoke service provided by a dedicated Family Pension Trust 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 individually or jointly 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.
- Each member retains control of his or her investments under the scheme.
- Different attitudes to risk can be catered for.
- Cost savings over multiple bespoke SIPPs.
- 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 Family Pension Trust is designed to provide members with the ability to invest individually and make joint investments with other members of the scheme. Each member has a separate arrangement within the scheme and has full control of their investments. Eligible members may also invest some, or all of their funds, in one or more common investment funds established within the scheme. Common investment funds can be used to invest in assets that are shared.

A Family Pension Trust offers substantial benefits in pension and tax planning by allowing members to make decisions on how to invest their funds. It offers full flexibility when choosing assets to invest in and when deciding how to take benefits.

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 scheme Administrator and independent trustee, we alleviate the complexities of scheme administration. In-house Actuarial, Pensions Technical, 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 rowanmoor.co.uk, call 01722 443 742, 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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