

## SSAS FEATURES AND ADVANTAGES

### FOR PROFESSIONAL ADVISERS ONLY

Rowanmoor is one of the UK's largest independent providers of small self-administered schemes (SSAS). 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.
- Trustees can appoint their own solicitor or use one of our panel solicitors for property investments.
- Access to the Rowanmoor Property Insurance Policy.

#### The Advantages

- Flexibility to invest in the majority of 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 by way of a secured loan.
- Comprehensive, flexible benefit options enable retirement income to be phased.
- Provides flexi-access drawdown 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 for themselves and their employees. A SSAS offers significant 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 and Bolton.


In-house Pensions Technical and Fund Accounts teams are available to provide assistance on the more complex aspects of pension arrangements. In addition, we are able to provide property and actuarial services. For more information on Rowanmoor's products and services please visit our website [rowanmoor.co.uk](http://rowanmoor.co.uk), call **01722 443 742** or email [ssas@rowanmoor.co.uk](mailto:ssas@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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