



SSAS Practitioner.com

The SSAS specialist. Lowering fees, enhancing retirement.

SSAS Set-up Brochure

Thank you very much for your interest in SSAS Practitioner.com and for considering us to set up and manage your scheme.

SSAS Practitioner.com

SSAS Practitioner.com Limited is a newly-established company that has been formed in reaction to the high charges implemented by traditional SSAS providers and in the belief that SSAS charges need shaking up. We believe that SSASs are a hugely beneficial asset to smaller companies and we are proud to be able to offer a SSAS with high-quality service at an extremely competitive price.

SSAS Practitioner.com specializes in the design and management of SSASs for the benefit of members and their companies. We offer a wealth of experience in the pensions industry, particularly in SSAS provision and general pension planning.

Our service comprises management of your SSAS and general advice. We offer impartial comments on the suitability of particular investments and make you aware of other issues that are not always considered by investment advisers. We do not offer investment advice and we concentrate principally on running your scheme. We feel this approach works best for the provision of a simple, efficient and cost-effective SSAS that maximizes the value of your pension fund.

All aspects of running your SSAS are included in the annual fee, including specialist and personalised tax-efficient pension planning and payment of Pensions Regulator and Data Protection fees. We ensure that all tax reliefs are received, and that the scheme is kept tax-exempt and managed within HMRC regulations. As your Practitioner we are liable for any data submitted to HMRC on the behalf of the scheme. All investments are registered in the names of the Member Trustees.

You can view on-line information regarding your SSAS at SSAS Practitioner.com's website (www.ssaspractitioner.com), where you can also access your latest scheme valuation and lots of other relevant information.

The Set-up process

The set-up process is very straightforward:

- You complete our 'SSAS Application form', 'SSAS Member Questionnaire' and 'Fee Agreement form', available on the downloads page of our website, www.ssaspractitioner.com/Downloads/tabid/4064/Default.aspx
- We prepare a Trust Deed for the scheme. The Trust Deed establishes the scheme on the basis that there is no Pensioner Trustee; the Members are all Trustees and all powers are vested in the hands of the Member Trustees.
- On return of the deed, we notify the establishment to HMRC and the Pensions Regulator.
- We ensure all of the investments in the scheme are set up so that only the Member Trustees are listed as holders. This will ensure maximum efficiency when buying and selling investments in the scheme, and provides you with more control over your scheme. So, although we will always need to be consulted prior to any investment transactions in order to confirm that they are allowed by HMRC, we will not need to sign for those transactions.
- The time to set up the SSAS in the names of the Member Trustees usually takes about four weeks from the date of our appointment to completion.
- Finally, we send a report to the Trustees of the work we have undertaken, including an up-to-date scheme valuation, together with an invoice in accordance with our annual fee (see below).

Following the anniversary date of your scheme, we provide a full annual report and scheme valuation. These contain:

- Information on proposed or effected legislative changes to pensions which may affect the scheme.
- A valuation of the assets and their distribution between the various members.
- Minutes of the last Trustees meeting (if applicable).
- Any documentation to be signed by the Trustees.

Fees

Our management fees are £800 + VAT pa, fully inclusive (for up to four members), irrespective of size and contributions. There is no charge for setting up the scheme. There are no hidden charges. Compare that with other SSAS providers via our website, www.ssaspractitioner.com/Whychooseus/SSASchargescomparisons/tabid/4121/Default.aspx.

Our annual fee includes comprehensive management of the scheme during the scheme year (as described above), together with filing the annual Scheme Return to HMRC and the Pensions Regulator, plus any other required event reports. The fee also includes payment of the annual Pensions Regulator and Data Protection fees.

We request that at the year-end you provide us with copies of all bank statements and any investments made, in order that we may prepare the annual pension scheme returns. We do not complete the scheme accounts, but should you require this to be done we can advise on suitable accountants.

If you wish to set up a SSAS with us please complete the relevant forms on our website under our 'Downloads' page and return them by email to info@ssaspractitioner.com or, if you prefer, by post to:

SSAS Practitioner.com, Knighton Place, 72 South Knighton Road, Leicester LE2 3LP

For further details and information, please see our website, www.ssaspractitioner.com, or feel free to contact us directly on freephone 0800 112 3750 or 07985 141 462.