



SSAS Practitioner.com
The SSAS Specialist



SSAS SET-UP

BROCHURE



Thank you very much for your interest in SSAS Practitioner.com and for considering us in the set-up and management of your scheme.

SSAS PRACTITIONER.COM

SSAS Practitioner.com Limited is a well-established company that was 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 specialises 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 maximises the value of your pension fund.

All aspects of running your SSAS are included in the annual fee, including payment of Pensions Regulator and Data Protection fees (where applicable). We ensure that all tax relief is received, and that the scheme is kept tax-exempt and managed within HMRC regulations. As your practitioner we are responsible for any data submitted to HMRC on behalf of the scheme. All investments are registered in the names of the Member Trustees.

You can view online information regarding your SSAS at SSAS Practitioner.com's website (www.ssaspractitioner.com). You can also access your scheme valuation and lots of other relevant information at our online portal.



THE SET UP PROCESS

The set-up process is very straightforward:

- You complete our 'SSAS application form' and 'SSAS Member Questionnaire', available on the downloads page of our website - here.
- 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 apply for establishment with HMRC and then notify where relevant, the Pensions Regulator and Information Commissioner's Office (ICO).
- 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. However, if you have a Cater Allen account, Cater Allen insist on us being co-signatory to ensure that we verify any transactions made. Also, Metro Bank expect the transaction request to be sent to them via ourselves (although we do not need to countersign the instructions), again so that they are satisfied that we have verified the transaction is HMRC compliant.
- The time to set up the SSAS in the names of the member trustees usually takes about four to six months (depending on HMRC backlogs) from the date of our appointment to completion.

We provide a full annual report and scheme valuation which contains:

- Information on proposed or effected legislative changes to pensions that may affect the scheme.
- A valuation of the assets and their distribution between the various members.
- Any documentation to be signed by the trustees. We strongly suggest that following receipt of the annual report, the trustees should meet to discuss any decision making and that these discussions should be documented by a trustee minute.



FEES

Our management fees are £1,895 + VAT per annum, 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 - [here](#).

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 (where applicable).

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, which can be found on our 'Downloads' page - [here](#), and return them by email to info@ssaspractitioner.com or, if you prefer, by post to:

SSAS Practitioner.com Limited
Harborough Innovation Centre
Airfield Business Park
Leicester Road
Market Harborough
Leicestershire
LE16 7WB

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



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www.ssaspractitioner.com

E info@ssaspractitioner.com

T | 0800 112 3750

F | 0116 290 1910

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