

SSAS Guide

A SSAS stands for a small self administered scheme. It is small because generally membership is limited to family and fellow business directors. Up to 11 people can join.

It is self administered which means that you are responsible for the investment decisions. As it is a pension scheme, money paid in will grow free of tax and will be paid to you from age 55 onwards.

You must have a limited company in the UK to establish a SSAS and it must be a trading business.

Set up your SSAS

Speak to us first before you register your SSAS. Initial registration is quick and easy.

We will obtain from you after you initially register some tax information about you and your business. This is needed for us to apply for a tax certificate from HMRC so you can earn tax privileges. We are tax registered to do this for you with HMRC as a recognised administrator.

95% of our processes are online, so you must be comfortable using a mobile device or personal computer to register with us.

How to contribute

Once your tax certificate is received and we open your bank account, you can make contributions of cash and assets, such as shares and property to your SSAS. You can get a tax credit on your payments in, whether it is from you or your business up to certain limits.

Transfer in other pensions

If you have a pension elsewhere, you may move the money to your SSAS bank account. From this bank account, you can invest your money.

We offer a full FCA financial advice service, we can connect with your current IFA or simply provide some administration assistance to you. This can be actioned via your menu screen.

Invest your money

You have a range of choices when it comes to investing, from property, to your business or the stock market.

It is most important at outset to consider first how you want to build your retirement capital. You may have lots of ideas or simply need guidance. Our consulting team will plan this with you before you start your journey.

Take Money Out

You can take your money out from age 55. You can take 25% tax free. There is no limit to the amount of income you can take, which can be all or the remaining fund or just some of it.

There are lots retirement options available to you and you can get regulated financial advice through us. You can also get free retirement consultation through this Government linked [website](#).

How we look after you & your SSAS

Retirement Capital is set to become the largest administrator of SSAS in the UK.

This is because when we designed our service, we built from scratch an entire customer service system unlike anything offered elsewhere.

Unlike any SSAS provider in the UK, the entire lifecycle of your SSAS, backed by our customer service team are at your finger tips. We deliver outstanding customer service, avoiding delays in email responses and the need to make phone calls.

You have immediate online support, back up of all your data and we hold the highest thresholds of data security, designed to protect your information. We are Norton Certified for data security.

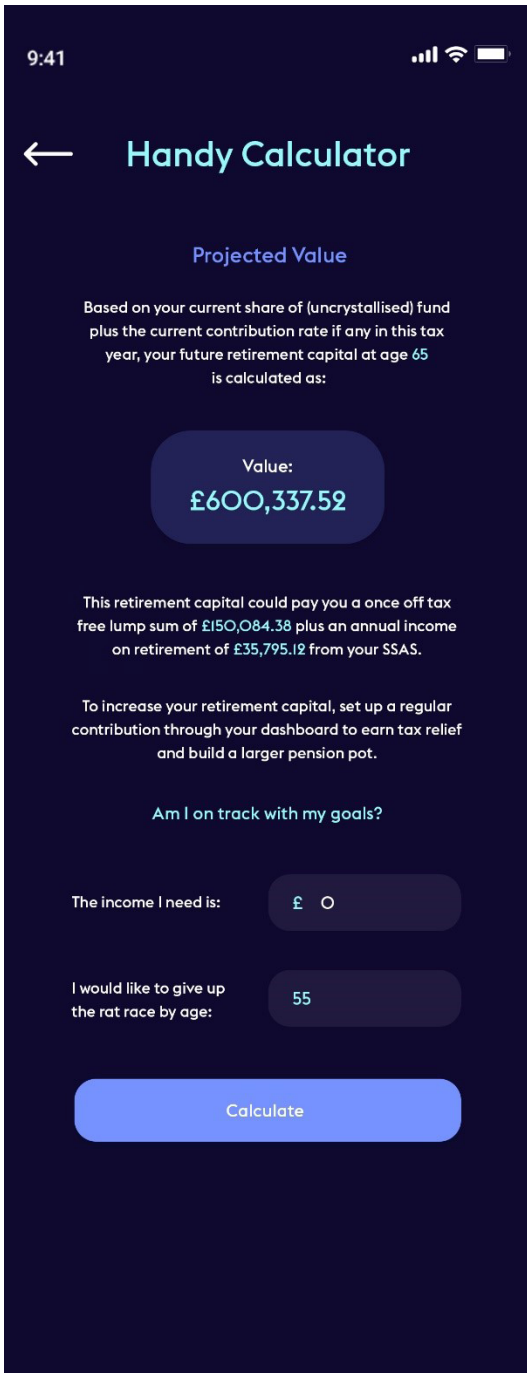
We have developed a range of free tools to help you keep on track with making your SSAS wealth creation a success story.

Throughout your journey we take care of all HMRC tax requirements, including all returns and any matters which fall under the registration with the Pensions Regulator. A copy of all your tax reports are available on your SSAS dashboard.



We are rolling out a host of financial tools to help you keep on track.

"SSAS Stats" will tell you how your money is performing. Our calculators will deliver everything from fund forecasts, tax trackers, to keeping you up to date with changes and growth of your retirement capital.



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← Handy Calculator

Projected Value

Based on your current share of (uncrystallised) fund plus the current contribution rate if any in this tax year, your future retirement capital at age 65 is calculated as:

Value:
£600,337.52

This retirement capital could pay you a once off tax free lump sum of £150,084.38 plus an annual income on retirement of £35,795.12 from your SSAS.

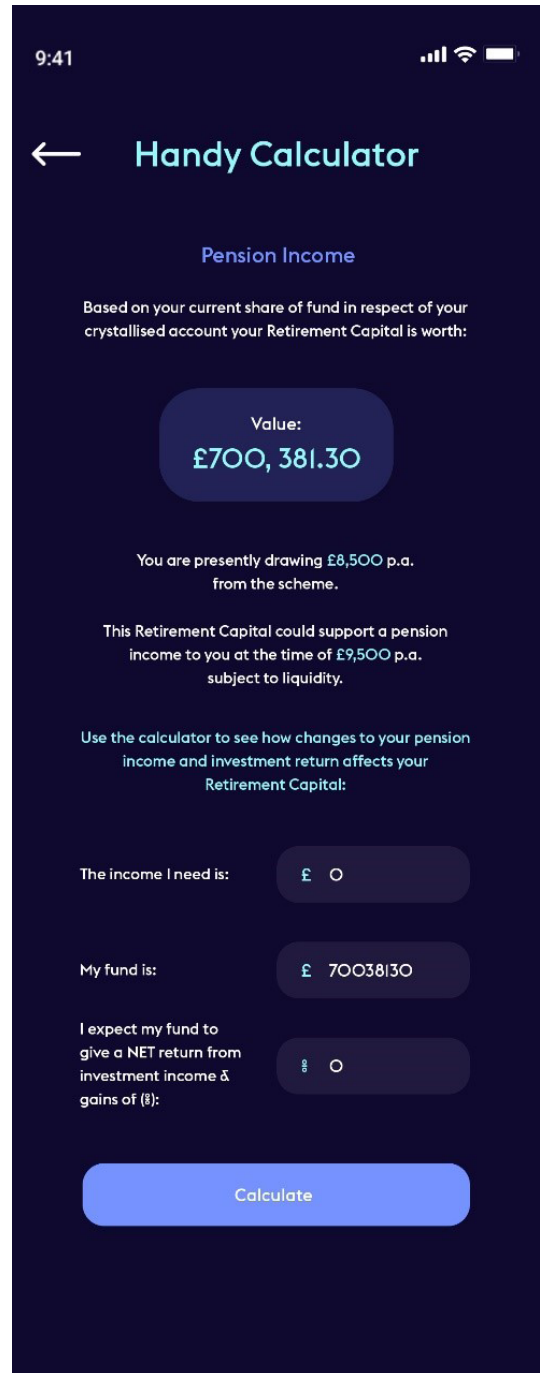
To increase your retirement capital, set up a regular contribution through your dashboard to earn tax relief and build a larger pension pot.

Am I on track with my goals?

The income I need is: £ 0

I would like to give up the rat race by age: 55

Calculate



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← Handy Calculator

Pension Income

Based on your current share of fund in respect of your crystallised account your Retirement Capital is worth:

Value:
£700,381.30

You are presently drawing £8,500 p.a. from the scheme.

This Retirement Capital could support a pension income to you at the time of £9,500 p.a. subject to liquidity.

Use the calculator to see how changes to your pension income and investment return affects your Retirement Capital:

The income I need is: £ 0

My fund is: £ 70038130

I expect my fund to give a NET return from investment income & gains of (%): 0

Calculate

Via your mobile app or on a desktop device.

