



(REFRESHINGLY SIMPLE)

Your [^]guide to The Pension Solutions Group and PSG SIPP Limited

Providing clever pensions for a secure financial future

the
pension
solutions
group

psg
sipp
limited

The Coach House, Box House, Bath Road, Box, Corsham, Wiltshire, SN13 8AA
PSG SIPP Limited is registered in England and Wales no. 07030395 The Coach House,
Box House, Bath Road, Box, Corsham, Wiltshire, SN13 8AA is authorised and regulated
by the Financial Conduct Authority (register number 514654)

We're proud to say that our reputation goes before us...

“

We had struggled to find a company that combined a forward-thinking market perspective, alongside good administration and service levels at a competitive cost point. We now only use PSG SIPP.

”

Harrison Brook

“

Thank you for being continuously outstanding in what you do. You seem to know how to put smiles where they belong too - on our faces!”

”

deVere Group

“

PSG understand what I need, and they've got the technical expertise and customer service to consistently meet the high standards expected by our clients.

”

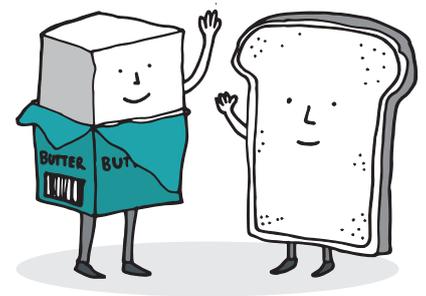
Ashtree Financial



Your (refreshingly simple) guide

Contents

- 2 Who we are
- 3 It's all about you
- 4 How we help: corporate services
- 6 How we help: personal pensions
- 8 Our commitment to clarity
- 9 Working towards a brighter future



Working in partnership

We don't just work with the big names: in fact, our business is built on working with everyone from individual IFAs and company owners to international firms. For us, it's all about the relationship and understanding your specific needs. Talk to us about your situation or your client's today and we'll provide a clear path to get you where you need to be tomorrow.

Allow us to explain more...



Who we are



Our story began in 2007, when we started providing Small Self-Administered Schemes (SSAS). As our reputation grew, so did our business. In 2009, we launched PSG SIPP Ltd., a Self-Invested Personal Pension provider, to offer even more tax-efficient pension choices.

We've done much more with pensions than simply look after retirement funds. Over the years we've helped companies grow, helped others through tough times, and ensured positive outcomes for countless business owners and individuals.

We pride ourselves on doing things a little differently. It's not just about number crunching; it's about diligence, integrity and energy to our clients' financial challenges. The net result is that we're about as far removed from the bland, financial supermarkets as you can get.

Our team of highly experienced, dedicated experts provide and administer some of the cleverest and least compromising pension products you'll come across.

And while we're based in Wiltshire, we have a truly global reach, thanks to relationships with trusted financial advisers, law firms, stockbrokers and banks around the world.

However, we are not a firm of financial advisers and we strongly recommend you seek professional advice from a registered financial adviser before you consider establishing a new pension or transfer.

Peace of mind for you or your client:

- ✓ FCA regulated SIPPs
- ✓ No complaints, litigation or toxic assets issues
- ✓ No hidden fees
- ✓ Dedicated points of contact
- ✓ HMRC registered SSAS



It's all about you

Putting you on the right path to a smart and secure future

Whether you're an employee or an employer, it's likely that you're already thinking about securing financial stability in your retirement. And that's where our work begins. For us, it's all about the personal touch and building the relationships that allow us to gain a real understanding of our clients' needs.

As a business owner for example, you might need a loan right now to grow your company, whereas down the line you'll be thinking about your exit strategy or, if you own a family business, succession planning.

Our pension funds put you on the right path to a smart and secure future. They'll create a better business model for your company while accumulating the best possible retirement fund for yourself – and avoiding unnecessary taxes.

Not everyone can take advantage of the inbuilt flexibility of our SSAS. That's why we are also a Financial Conduct Authority authorised and regulated SIPP operator. Individuals can also take control of investment decisions whilst enjoying unrivalled levels of support and service in one of our SIPPs.

And if you're a British national working overseas – or someone who has accumulated UK pension savings for whatever reason – we have a solution for you too. Read on to find out more about our corporate services and our range of personal pensions.



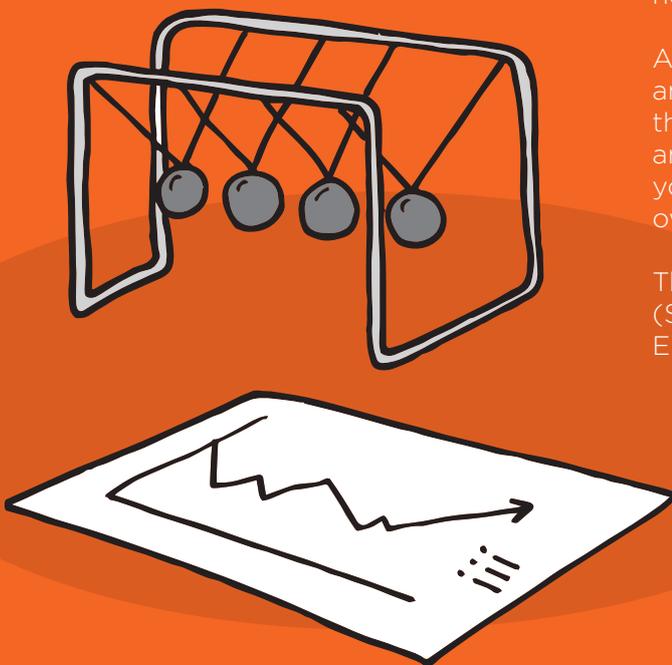
How we help: corporate services

It's often said that cash is king and we couldn't agree more. Finance is the fuel that powers a successful business, whether it's expanding existing operations, moving into new markets or acquiring property.

But when the banks don't want to know, where does this vital fuel come from? There are plenty of alternative lenders out there but, frankly, some of them should come with government health warnings.

At The Pension Solutions Group, we have the answer. We can provide you with lines of credit that remove the need for a bank, reduce your annual Corporation Tax bill or help you buy your own premises using a highly tax-efficient ownership model.

The keys to all this are our PSG SSAS (Small Self-Administered Scheme) and EPUT (Exempt Property Unit Trust).



Our two big hitters

The SSAS is far more than a mere pension – it could be the cornerstone of an effective business plan. Think of it as graph paper with your and your company’s long-term goals and milestones plotted out. It helps you map your journey towards your goals whilst successfully navigating choppy waters.

In investment terms, our SSAS is a heavyweight product with flexible terms. You can use it to hold commercial property, stocks and shares, Unit Trusts or make Sponsoring Employer Loans and much more besides.



But when it comes to pension choice and retirement planning, we know that one size definitely doesn’t fit all. If a SSAS can’t meet your objectives, the PSG EPUT could be just the ticket. It’s a highly efficient way to hold or invest in commercial property. It also simplifies succession planning for family businesses.

If our SSAS and EPUT don’t meet your particular needs, we’ll work hand in hand with your adviser or your business applying our insight and experience to come up with the best possible option. After all, we’re not called The Pension Solutions Group for nothing.



Like to know more?
Let’s discuss how we
can help. Call us on
01249 280 020

How we help: personal pensions

At PSG SIPP, we believe that pensions can be run and used a whole lot better. That's why we created clever, accessible products for people wanting control of their investments AND value for money. Pensions they could trust and believe in. If you want full transparency around fees and a fast turnaround, look no further.

We focus on flexibility and choice first and foremost. If you are looking for a SIPP that can hold commercial property or work alongside an entrepreneurial agenda, we can work closely with your appointed Financial Adviser to understand your circumstances and objectives so that, together, we can provide you with a pension that helps you achieve your personal goals.

If however your needs are less particular and perhaps you are simply looking for a low cost, fuss free SIPP from a provider that recognises the importance of service and support, then we have that covered to.

As well as making your money work hard, we keep clients and advisers in touch with ever-changing legislation e.g. around annual contributions, tax relief and drawdown options.



Feel supported, not stranded

Whether you're looking for a personalised, flexible pension or a tax-efficient way of investing in property, or a way to make your UK pension funds work harder for you, we have a SIPP for you. And, for your reassurance, we are regulated by the FCA and authorised to conduct pension services. In addition, we're allowed to operate internationally, are respectful of others countries' regulations and work carefully to ensure that we operate within their laws.



PSG Keyring SIPP

The PSG Keyring SIPP enables you to invest your pension in commercial property – an asset class with a proven track record – as well as stocks and shares, unit trusts and bonds. Rest assured there are no hidden charges or percentage-based fees.



Open SIPP

Our Open SIPP is personalised for you, with investment options including commercial property, overseas property, shares, unit trusts and OEICs. We keep your adviser in touch with ever-changing tax legislation and there are no hidden charges or percentage-based fees.



Harbour International SIPP

Created for anyone who has accumulated pension savings in the UK but who might now be living overseas. The Harbour International SIPP is UK based and UK regulated and therefore free from UK Investment Income and Capital Gains Tax. It offers a huge range of investment opportunities and unrestricted options for receiving benefits.

Like to know more?
Let's discuss how we can help.
Call us on **+44 1249 280 020**

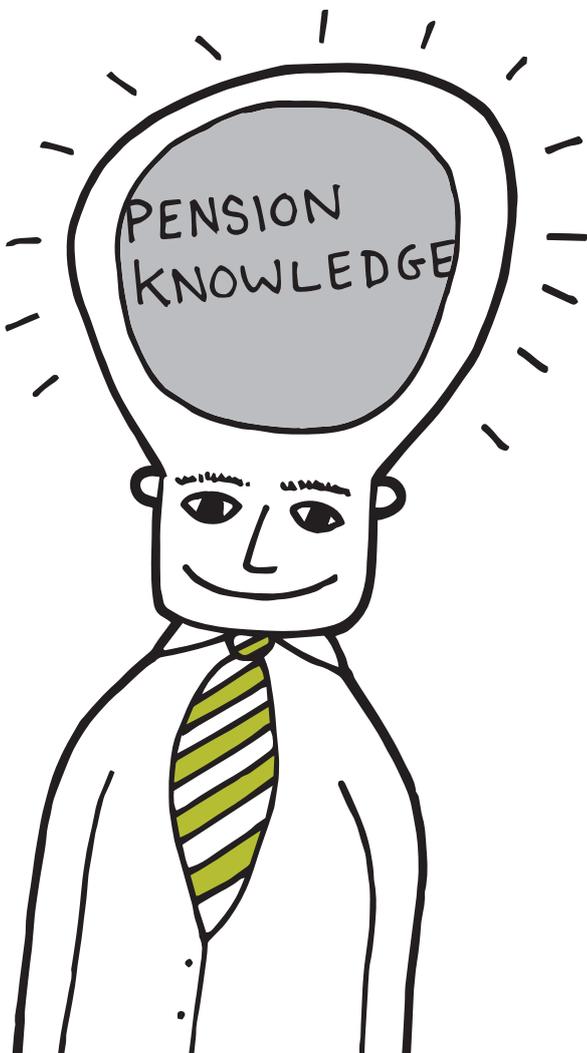
Our commitment to clarity

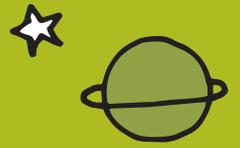
We're all about providing and administering some of the cleverest and least compromising Self-Invested Pensions you'll come across. But it's not just that which sets us apart.

We give more attention to compliance and security than we give to targets. Honesty and transparency have played a big part in our success, which is why we keep a keen eye on regulation and set ourselves the highest standards at all times.

Plus, we're completely transparent when it comes to fees and proud of being 100% independent. So, we only work with organisations we trust and we avoid 'cosy' arrangements with other product or service providers like the plague.

Unlike some pension providers, we'll never take a slice of the interest earned in your scheme's bank account. That means you'll never be denied valuable funds to invest. Once you experience our top-notch customer service, you'll quickly discover why so many people trust us to deliver a refreshingly different approach to pensions.





Working towards a brighter future

Our two companies are growing rapidly, which is great news for you as it means that we're able to invest in the processes and technology that will make your life easier (and your data even more secure).

The changes we've made in IT and administration have already improved our services dramatically - making them much quicker in the process - and we've got even bigger, better plans for the future. We're taking pensions and investments to the next level - watch this space!



Let's talk

The Pension Solutions Group

Call 01249 280020
Email info@tpsg.co.uk

tpsg.co.uk

PSG SIPP Limited

Call +44 1249 280020
Email info_psgsipp@tpsg.co.uk

psgsipp.co.uk

The Coach House
Box House
Bath Road
Box, Corsham
Wiltshire
SN13 8AA



the
pension
solutions
group

psg
sipp
limited