

Introducing the PSG SSAS

Established in 2008, The Pension Solutions Group is well known for its technical expertise and innovative approach to providing effective and compliant solutions that meet the often very specific needs of our clients and their advisers.

Via our unique technical consultancy service and unrivalled administration, we deliver comprehensive and cost effective pension scheme and investment structures to deal with the most complex of personal and/or company scenarios.

Our SSAS (or Small Self-administered Scheme) is an occupational pension scheme and is often the pension structure of choice for company directors. The PSG SSAS may be similar and share some of the attributes of a SIPP but is very different in some key respects which provide clients with more control and flexibility.

Our SSAS was crafted with business owners in mind. It meets the challenges faced by business owners, whether operating as a sole company director, as a group of business partners or directors of a family owned business.

Why choose a PSG SSAS?

- Up to 11 members are permitted per scheme, so Trustees can combine funds to invest.
- All of the members of the SSAS are appointed as Trustees, giving them greater control.
- Other companies associated with the members can join as participating employers.
- Employer contributions are deductible business expenses for corporation tax purposes.
- Consolidation of existing pensions into a SSAS leads to savings in costs, charges and fees.
- Poor performance, poor value and no control are replaced with the opposite in our SSAS.
- Our SSAS works alongside the employer(s) business for mutual benefit.
- We open bank accounts for each member, providing clarity for multi-member schemes.
- Pension contributions are accepted both from employers and members.
- A number of employer related investments may be made to assist in the development and expansion of the employer(s) and its trade, including:
 - secured loans
 - unquoted share purchases
 - intellectual property purchases
 - commercial property purchase and leaseback.
- Connected transactions are allowed, so the SSAS can transact with members & employers.
- The SSAS is capital gains, income tax and inheritance tax exempt.
- Members can take advantage of Flexi-access drawdown.
- The ability to indicate who should receive benefits, should a member pass away.
- The fees we charge are reflective of the work we do and the opportunities Trustees have taken advantage of. We only charge for what the SSAS is using.
- The SSAS set-up and annual costs are deductible business expenses for the company.
- Clients and their Advisers will be able to access our network of expert and trusted business partners.

PSG SSAS

Flexible, Measureable & Inimitable



PSG put their client's in the driving seat where investment decisions are concerned. If the proposed investment is alright with HMRC and meets our due diligence requirements then unlike other providers, we won't stand in the way of what clients wish to do with their savings.

Our clients always have a dedicated scheme administrator available to them from 9am until 5pm on a direct dial number. We do not use call centres and we do not pass people from pillar to post. We work as a team with one objective, so if a client's contact is not available, they will get back to them urgently, or a colleague will step in.

We are also committed to exceptional service standards as part of the package. This means doing what we say we will do, to the standard and in the unrivalled timeframes that our clients have come to expect from us.

Furthermore, clients can measure progress towards their personal and/or business objectives by plotting and measuring the investment strategy milestones of their SSAS.

Whilst we have a crack team of Business Partners to assist with most situations that can occur during the lifetime of a pension scheme, we are also more than happy to work with your preferred contacts, financial advisors and accountants.



First class consultancy service

It's important to note that PSG is not authorised to provide financial advice, nor would we ever try to do so! Instead our Technical Consultants work closely with clients and their professional advisors doing more than just designing a plan for retirement.

If it's a flashy sales team you are looking for then you may be disappointed, however if you're in the market for a dedicated, technically minded, joined up thinking kind of team then you're almost definitely in the right place.

Primarily based in our office in Corsham, Wiltshire it should be known that the team aren't afraid of an early start and a bit of travel if you are based further afield and require a face to face meeting.



What next?

The SSAS is only one of the tools in our kit; in fact it could be just the first step to achieving your objectives. Why not get in touch with our team and see what doors PSG could open for you?

Visit our website at tpsg.co.uk or give our team a call on 01249 280020.

This document is based on our understanding of current UK legislation and HMRC practice, both of which are subject to change. It is not a substitute for detailed advice or a statement of law.

Tax relief rates may also change and will be based on a member's personal circumstances and this may affect the amount of benefits the member receives.