



# Case Studies From Our Real Clients

# THE FAMILY INVESTMENT COMPANY

LEARN MORE ABOUT THE UNIQUE BENEFITS OF A  
FAMILY INVESTMENT COMPANY (FIC)  
FROM OUR REAL CLIENTS.

Our clients are our biggest champions, and we are proud to share their journeys and experiences with you.

Reading this e-book is the ideal way to learn how the power of a Family Investment Company could work for your personal situation and help grow your business and save you tax, as well as protect your business assets for your family, should the worst happen.

Real case studies from real business owners are the ideal way to understand the benefits of starting a Family Investment company and ensuring you do not inadvertently deem your trading company an investment company, but holding or investing profits. Learn how the Family Investment Company can ensure you do not forfeit your Business Property Relief (BPR) and incur a 40% tax bill.

Accounts within this book will help you to discover how our clients are achieving extensive tax benefits by setting up a tax planning strategy, and how our unique support and knowledge can help you discover what is suitable for your personal situation.

# Robert Sidebottom

## OVERVIEW

Robert is a racehorse and jockey trainer, living abroad, with a few years until retirement. He has two sons and three granddaughters, some existing investment property, and a background in purchasing and updating UK property.



The pandemic changed Robert's personal working situation, causing him to rethink his route to his desired retirement. He needed to plan for his future as well as grow a protected legacy for his family. Due to the rising costs of living in the UK and the desire to take semi-retirement in a beautiful place, Robert currently lives in Thailand.

He continues to work with jockeys and horses, but enjoys a more peaceful lifestyle which he wishes to continue, by way of ensuring his investments achieve the gains he requires.

## THE SITUATION AND GOALS

Robert began his journey with the aim of achieving higher returns on his savings and increasing the gains on his investments. He also wished to ensure that his wealth would be safeguarded as a legacy for his family, without an extensive Inheritance Tax burden for them in the years to come.

Upon reaching his sixties, his pain points were:

- 1 - Do I have enough in the retirement pot to achieve the retirement I desire?
- 2 - My current savings and investments are not achieving the returns I feel I could be getting
- 3 - I want to protect my family wealth for my sons and granddaughters

Initially, Robert conducted his own research into possible solutions for utilising and increasing his pensions. Since his previous experiences involved property investment in the UK, he was aware of the enviable returns achievable via property, but felt he was not experienced enough in the legalities and tax implications to increase investments without support.

Google searches and YouTube videos relating to property highlighted various plans, structures and avenues but didn't offer the depth of knowledge and the support Robert was looking for.

Robert had several conversations with various companies that might offer what he was looking for. One particular company offered an in-depth zoom consultation to look at the situation, for a fee of £20k+. This did help, highlighting various options for investing, but most strategies discussed did not offer the inheritance advantages Robert needed to achieve his goals.

This is when he learned about the Family Investment Company. It seemed to provide a flexible structure for Robert's investments and long-term strategy, as well as ensuring his funds were protected for his sons.

**“ I had heard of the Family Investment Company but could find no information or support out there for setting one up, other than through the barristers I had been talking to. At £20k for setup, it was expensive, but I was veering towards paying that as my only option.**

**Just before the final decision I decided to put out feelers, just to ensure another option with my limited pension funds wasn't an option, and that's when I found TLPI.**

**Not only could TLPI provide the Family Investment Company set-up and support, but my consultant was informative in helping me understand all of my investment options.**

**”**

## WHO?

Having searched the internet for information, it was clear that reliable and understandable information about the FIC was hard to find and more bespoke support was required. Robert inadvertently found TLPI via a pension related search – he immediately felt rapport with his consultant and was able to find answers to all his questions. In addition, he was given the space to understand the product as a platform to make investments that he chose, in his own time. Each of our clients is afforded their own experienced consultant, who will advise upon investment strategy and structures, suited to the individual situation of the client.

**“ Investing in other people is new to me. Some of the terminology and how it worked was confusing, but TLPI were able to clarify any confusion and answer any questions I had about the options that would be available to me using the Family Investment Company.” ”**

## WHY?

Robert's Family Investment Company allows Robert to invest in property with his savings, having ascertained that his current level of pension was not the most suitable source of funds for his property investment goals. The company vehicle is more tax efficient than if Robert had made the purchases personally and also offers security for his family which was a key factor in Robert's strategy.

## HOW?

Whilst buying investment property personally is liable for income tax as part of the estate, the FIC allows Robert to retain total control, whilst holding property within a tax-efficient wrapper for the protection of his family. Setting up a FIC means your children become beneficiaries and company assets are not liable for Inheritance Tax. The flexibility of the FIC means that Robert has full control over the company and its assets. He is able to move funds in and out of the scheme. More importantly, TLPI have helped him correctly structure the product so that shares are protected for his sons and granddaughters, should the worst happen.

## THE APPROACH

The first step for all clients that approach TLPI is a free consultation to understand their individual situation, what they are trying to achieve and how we can remove the pain points taking up their time, energy, and resources.

For Robert, he had learned that a tax-efficient investment company vehicle would be the best route to achieve his goals, but finding information online had been difficult. Having some property experience, he was already decided that property investment would be the most profitable solution, but the why, where, and how needed clarifying. The Family Investment Company offered everything that Robert required.

**“ I got lucky! I enquired with a number of companies regarding options for my pension and inadvertently found that TLPI were able to set up Family Investment Companies! ”**

## THE RESULT

Robert has started by making investments via loan notes. This is hands-off property investment, giving him more peace of mind and requires less legal knowledge and time commitment. Robert knows that his money is making far more than it would be sat in stocks and shares accounts. He plans to invest more of his funds once he decides upon other loan notes or property-related asset classes.

TLPI's setup means that Robert has the continuing reassurance of his consultant at the end of the phone, should he require advice regarding his strategy. By securing his future, Robert has been able to follow his desire to escape the rising costs of living in the UK. He has an idyllic lifestyle in Thailand but is still able to grow his investment portfolio to the advantage of his whole family, for the future.

**“ I'm not in the financial or legal world, my job was training jockeys ”**

## SUMMARY

“ I was nearly biting the bullet and paying £20k odd but TLPI have set up my Family Investment Company for a fraction of the cost. Sometimes looking on the gov.uk website is too difficult to get specific answers, but TLPI could answer all of my questions straight away. ”

For most of our clients, knowledge is key. You don't know what you don't know, and so for many, they simply do not know the advantages that can be gained by implementing a Family Investment Company. We asked Robert what his advice to others, looking to optimise their own saving, pensions and tax situation would be.

“ If I was advising anyone, I would say just watch and read as much as you can. The internet, property channel and YouTube are a great source of information, especially if you are looking to invest in the buy-to-let market. These people will tell you what mistakes they made and guide you through those. Educate yourself about what is involved. Whilst there is a lot of rubbish, if you're discerning you can sort the weak from the reputable. ”

### WORKING WITH OUR CLIENTS, WE AIM TO:

1. Understand their personal situation
2. Apply expertise and knowledge of over one thousand tax benefits and subsidies available to company directors
3. Provide the knowledge and understanding needed to make informed decisions about ALL their wealth assets and options
4. Apply 360° strategies to mitigate tax liability
5. Achieve the control and flexibility required to leverage current wealth to grow the business and assets
6. Free up time, by consolidating the many areas of the business and personal financial situation into one strategy for optimising tax and growth



# Jacob and Julie Rundle



## OVERVIEW

Julie Rundle and her son Jacob were looking for a favourable strategy for investing Julie's savings, hoping and achieving three main outcomes:

- 1 - To provide a vehicle for investing her funds at a higher return than the minimal interest rate they were currently achieving**
- 2 - To provide an income that would offset the currently high mortgage interest rates**
- 3 - To create a legacy, ring-fence the wealth and mitigate Inheritance Tax for her two grown-up children**

## THE SITUATION AND GOALS

Julie and her son Jacob have a few small property investments already, so were savvy with regard to the benefits of investing in property as opposed to the more traditional asset classes. They were keen to understand what different asset classes could be available to them, via different tax and investment products and strategies. In addition, Julie had a lump sum sat waiting to invest in assets that would achieve more for her than the current minimal gains they were currently receiving.

For Julie, an income from her investments was key, to offset the current interest charges. Equally important was the ability to protect the assets for her son and daughter.

Jacob and Julie had already spent some time speaking to various financial advisors and looking at suitable products. However, the search was not proving fruitful until Julie's partner suggested speaking to TLPI. His relationship with TLPI was related to pensions, but as he was aware that TLPI offer tax planning and strategy advice, suggested Jacob made contact



After an initial phone conversation, it became clear that a Family Investment Company was the ideal route for Julie's funds, with a FIC looking the ideal product to answer their questions:

- 1. Can the strategy provide my mother with an income?**
- 2. Is there potential to achieve higher rates than I am achieving at the moment?**
- 3. Will this provide a solution to reducing Inheritance Tax and protecting assets for the family?**

## WHO?

TLPI were recommended to the Rundle's by Julie's partner. Knowing that TLPI offer immediate access to a consultant who is experienced in tax saving solutions and investment strategies, it seemed the ideal contact for Julie. Inviting her son Jacob to a video consultation allowed a full picture of the options open to suit both herself and her son and daughter. Questions pertinent to all parties could be answered as part of a whole family strategy for now and for the future.

## WHY?

The Family Investment Company was immediately the direction the conversation took, when Julie and Jacob were in search of a tax planning and investment solution. Having already had the recommendation from Julie's partner, plus conducting due diligence themselves, it was an obvious choice for the family to start their FIC with TLPI.

## HOW?

Already having some investment property in their name made it easy for Julie and Jacob to see the benefits of buying future property via a FIC. Not only was Section 24 impacting the profit that could be made from the property, but the Inheritance Tax implications were already vast and without a tax plan in place, set to increase! It was essential they create a tax efficient wrapper before any further investment was made. Setting up a FIC means your children become beneficiaries and assets held within the FIC are not liable for Inheritance Tax. The flexibility of the FIC allowed Julie to have full control over the company and assets. Investments to grow the portfolio will now be protected for the family and the tax situation will be optimised.

## THE APPROACH

As is always the first step with TLPI, a free consultation takes place to understand the client's individual situation, what they are trying to achieve and how TLPI can help them achieve their personal aims and goals. The next step is to discuss the suggested strategies and give the client enough information and knowledge to decide whether the product(s) suggested sound right for them. If, and only if, the client feels they understand the products and strategies that could be applied to their situation, do we then arrange a more extensive video call to really drill down into the product and the strategies that could be applied to the client's situation.

“ I remember speaking to our consultant Lewis. He explained the great many asset classes that were available, and that we could choose which to invest in using our FIC. ”

This gave Jacob and his mother the focus to go away and explore options that they had not previously considered and helped them to look carefully at all the different options available to them.

“ It was clear that the FIC had a fit for everybody in some way. There was more scope! ”

## THE RESULT

Julie and her family are now able to seriously consider their future investments without having to worry about the implications of each purchase on their tax situation. They have a greater understanding of both their tax position and the landscape for various asset classes. As a family, the ring-fenced plan has future-proofed the legacy and for Julie, she has the added security of mitigating her own tax position and achieving an income to offset the increased rates on her existing and future properties.

Whilst Julie and Jacob already invest in property on a small scale, they have achieved a greater understanding but with the ongoing knowledge and support of a dedicated consultant. They are now able to make informed choices and plan on investigating further buy-to-let purchases as well as considering hands-off property investments for fixed returns over a pre-defined term.

## SUMMARY

TLPI aim to understand the individual situation of all our clients. Each situation is different and therefore, requires a bespoke approach and ultimate solution. Julie and Jacob had a little knowledge and some experience of investing in property, but were looking to increase their understanding, especially in relation to the tax implications. This was achieved, first by an initial call to help Julie decide if the products TLPI offer might be a fit for her situation, and following that, an in-depth Zoom consultation including her son, to delve deeper. Only after these initial consultations, and once Julie and Jacob had felt comfortable, was a Family Investment Company decided upon and the initial setup started.

“ There is really not that much information available, so people are not aware of the tax planning solutions available – it’s not something that is common knowledge. We haven’t had our FIC long, but would recommend that anyone who has a chunk of money they want to grow tax efficiently and hold outside the estate, should make enquiries and learn more about whether the product could help them save tax and protect their family from a big Inheritance Tax bill. ”

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# Sandra Daniells

## OVERVIEW

Sandra owns a successful care home business which regularly has excess cash sitting dormant within the company account. With two sons, it was imperative Sandra to find mitigating the Inheritance Tax (IHT) her sons would otherwise be liable for.



The key for Sandra was protecting both her own and her late husband's legacy, for their children. Whilst Sandra already has previously purchased investment property, she is keen to continue with property investments in the a tax efficient manner and protect existing assets for her family.

## THE SITUATION AND GOALS

As protecting her late husband's legacy was one of Sandra's key priorities, she started her journey with some general research into IHT and how to reduce this liability. At this point, Sandra explains she "couldn't find much information. I spoke to a few companies about mitigating IHT, but they were not useful. A couple suggested I take out life insurance, but the premiums versus the returns were far from favourable."

Sandra had been investing in property for several years, so she was familiar with the asset class and knew it to be a profitable option. Additionally, with excess cash sitting unused in her limited company, she knew there could be a better use for these profits.

Sandra was looking for a solution that achieved three main goals:

- 1. Protecting her late husband's legacy and her own for their children**
- 2. Protecting her company surplus and investing it profitably, but without huge tax liability**
- 3. Increasing investment opportunities to grow her own wealth for use within her own lifetime**

## WHO?

Each client receives their own dedicated consultant who takes the time to assess the client's situation and advise on whether the structures that TLPI offer would be appropriate, and if so, how to best tailor them to the individual's circumstances. Sandra and her accountant were next invited to attend a Zoom consultation of which she recalled:

**“ Jordan gave me the knowledge and information to decide if I felt comfortable with the product. He explained, “If the product is not right for you, we don’t pursue it,” which gave me a degree of confidence – he wasn’t pushy! ”**

## WHY?

The Family Investment Company is designed to protect family wealth from excessive IHT charges by separating it from the estate and putting it in trust, which was exactly what Sandra was looking for. In addition, it facilitates moving the excess cash from her successful business into this ring-fenced environment. As a result, the Corporation Tax bill for her company is minimised and the threat of losing Business Property Relief (BPR) and paying a 40% HMRC bill is gone. Unlike a traditional trust, the FIC offers more flexibility and control over the funds and what to do with them. Using this pot, Sandra can also invest and grow her wealth. She was already familiar with property investment from previous experience with buying and owning property but added that:

**“ Jordan was great in explaining the other different HMRC compliant asset classes and types of investments that could be made using a FIC. ”**

## HOW?

Sandra used her excess company cash, which at the time was sitting dormant in her company, to start her FIC. As a limited company director, Sandra was also eligible for a Small Self-Administered Scheme (SSAS) which she took out at the same time as her Family Investment Company. Combining the two innovative products creates the ultimate tax planning solution. The SSAS can receive profits from the FIC without facing tax penalties, among other benefits of integrating the two.

## THE APPROACH

TLPI's aim is to understand an individual's situation through an initial free consultation. This covers what the client is trying to achieve and how we can remove the pain points taking up their time, energy, and resources.

After speaking to Jordan and explaining her situation, it became obvious that the FIC would be the perfect vehicle to help Sandra achieve each of her goals. She would be able to retain control of her funds and assets, whilst continuing to invest accumulate and protect wealth. By naming her sons as beneficiaries, they become part of Sandra's FIC, thus removing IHT liabilities.

## THE RESULT

Sandra has started using her Family Investment Company to make further property investments. She recently purchased a holiday let in the Isle of Wight which now earns her income as a sub-let, but can also be used for her own stays as and when she chooses.

Most recently, Sandra explored the option of hands-off property investment. This can include loans to developers or other less time consuming and complex ways of leveraging the knowledge of those with more experience. Typically, this form of investment offers fixed returns over a set number of years.

Whilst property is the asset class Sandra is most familiar with, having had previous property investment experience, she is also open to other investment options going forward and is learning about the choices available to her.

The investment capabilities of the FIC are certainly an attractive factor, however, as mentioned, Sandra's priority was mitigating Inheritance Tax for her sons. Through the FIC, Sandra has peace of mind that her assets and wealth are held outside her estate, thus free from Inheritance Tax for her sons. As beneficiaries of the FIC, their interests are protected should the worst happen.

Going forward, Sandra hopes to also integrate her husband's investment property into the family tax planning strategy.



## SUMMARY

“ I bought a holiday let in the Isle of Wight with some of the company cash in the FIC.” ”

For those in a similar position, especially those looking to avoid a IHT bill for their families, Sandra recommends that the FIC is well worth learning about:

“ My accountant didn't know about this product, so it is worth doing the research, and speaking to people like TLPI if you have questions. Good advice saves you a lot of money in the long run! ”

Jordan suggested Sandra invite her accountant to join the Zoom meeting to save her time explaining the product to him and allowing him to ask his own questions. *It is paramount that the client is comfortable with the strategy and fully understands the products before making the decision as to whether or not it will suit their personal financial situation*

“ I wish my husband had known about the FIC. If you don't do this early enough, you could lose out.” ”

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# THE SMALL SELF-ADMINISTERED SCHEME

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Real case studies from real business owners are the ideal way to understand the unique flexibility of the SSAS pension. Understand how SSAS clients are taking control and investing their pensions at their own discretion, to invest in property and grow their businesses. Learn how they are using strategies, such as combining pensions and pooling with key employees and/or family members, to increase investment power and reach and achieve ultimate tax efficiency.

Accounts within this book will help you to discover how our clients are achieving extensive tax benefits by setting up a SSAS and how our unique lifetime SSAS service can help at every stage of the SSAS journey. By the end of the book, you will have an overview of the innovative ways a SSAS pension can really work to create profitable strategies, tax efficient investments and business growth.

# Mags Kirk

## THERAPIST AND INVESTOR

### OVERVIEW

After 7 years in business, speech and language therapist Mags Kirk has a successful company, Two Can Talk, and is making good profit.



Rather than let the Covid-19 pandemic impact business, Mags was able to increase growth by expanding the walls to include teletherapy, which offers over the phone and online therapy and is now helping even more people.

“ Without the constrictions of location, we were excited to be able to help more people and make our therapy even more accessible and as a result, company growth escalated. ”

The next logical step for Mags was to investigate investment opportunities, ensuring that her increased profit was carefully managed and in the right place for growth.

### THE APPROACH

For Mags, a little online investigation into potential investment opportunities led her to looking at property as a robust and profitable avenue for investing the profits she was making from her company.

“ I wanted to find a company who would give me a straightforward introduction into property investment, without too much impact upon my time. I just needed to understand the process, the risks and the benefits without being overwhelmed with options that weren't relevant to me. ”

Mags' first contact with TLPI was finding a straightforward explanation of the SSAS on the TLPI website, prompting her to download a guide. A key trigger for Mags was understanding and despite not knowing anything about the TLPI and the SSAS prior to this, the benefits were obvious, the process straightforward and the flexibility to achieve her personal goals clear.

“ **A priority for me was speaking to someone I could trust. I did my research and when I spoke to Lewis at TLPI, I felt connected; that was important to me.** ”

## THE SOLUTION

After a couple of conversations with Lewis, Mags felt comfortable in her understanding of the SSAS and sure that it was the perfect tool to help her achieve the goals she had in mind. The ability to invest and achieve fixed, enviable returns, was a big factor in Mags' decision to make her first investment into property hands off property investment. All investments carry some level of risk but for Mags, property hands off property investment offered a balance.

## THE RESULT

With minimal property knowledge and time investment required, property hands off property investment is proving to be the perfect fit for Mags.

Just four months into her SSAS and property investment journey, she is already arranging further consultation with Lewis to look at additional hands off property investment opportunities as her funds continue to grow. Another option for Mags is to bring her partner into the SSAS, meaning that pensions can be pooled.

With a larger pot, their property hands off property investment investments can achieve higher returns, resulting in increased pension funds for them both.

“ **Contacting TLPI was the right decision for me. Trust was so important and I was assured of that very early on. Lewis is responsive, friendly and extremely genuine. I wouldn't hesitate in recommending TLPI to anyone who is looking at pensions, investments and property** ”

# Jo Driver

## BUSINESS CONSULTANT

### OVERVIEW

It is a common misconception that setting up a Property SSAS is difficult, time-consuming and costly.

Much to the contrary, clients of TLPI can testify that the opposite is true.



Jo Driver has just been through the process and now shares her story. Further to a highly successful corporate career in IT training & consultancy, she decided to take a leap of faith and start her own training and consultancy business.

Not to shy away from a challenge she also began to invest in property as a way to enhance her retirement planning and give her the additional income to enjoy the lifestyle she required

### THE PROBLEM

Jo offers some background:

“ I had accrued funds in a personal pension whilst working in the IT sector and decided that I wanted to take greater control over the way these funds were invested, particularly now I had seen the benefits and returns of property investment. ”

With this in mind she transferred her existing pension into a SIPP (Self Invested Personal Pension) hoping that this would give her the control over her investment that she desired.

“ Unfortunately, the reality was that while I did have some autonomy, it did not offer me exactly what I required ”

Jo's next step was to investigate alternative solutions to achieve her goals.

“ I then looked at a Property SSAS (Small Self-Administered Scheme) pension option but on my initial investigations found this to be more complicated and expensive than I had hoped. ”

## THE SOLUTION

As Jo was busy continuing to grow both her consultancy and property businesses she chose to invest in a completely hands-off property investment.

“ Fortunately, I got in touch with Mike Holt of TLPI and he explained just how simple and inexpensive the SSAS process could be with the right help from the outset. By choosing to work with the right people and company we quickly ascertained exactly what my individual requirements were and what my plans were for the medium to long term.

The team at TLPI ensured that it was an easy experience, they assisted with researching to find a SSAS pension suitable for my circumstances, registering the scheme and completing all paperwork. I was kept up to date throughout the whole process ”

## THE RESULT

After extensive due diligence, Jo decided to invest in a 'hands-free' investment strategy, which meant she achieved a fixed 12% per annum return over a 5 year term. This meant enviable growth for Jo's funds but required only minimal time commitment to achieve it.

## CONCLUSION

“ It is fantastic! I was able to take a pot of money that just was not working for me and grow this through fixed returns, to secure my financial future ”



# Nicole Barratt

## DIRECTOR OF BARRATT LETTINGS

### OVERVIEW

TLPI client, Nicole Barratt, director of Barratt Lettings in Windsor, has a real success story that shows how using a SSAS pension to invest in property can grow a business easily and effectively.



Like many people, Nicole had old pension funds that she didn't keep track of. She was not sure of their value and thought they could only be accessed once she had reached age 55. That was until she attended the Berkshire PIN meeting, hosted and sponsored by TLPI, where she learnt how investing pension into property could boost her business.

### THE PROBLEM

Nicole wanted to grow her company by investing in commercial property, to be used as premises for her business, providing her team with an important base that they could trade from. She didn't have enough money from her previous frozen and dormant pension schemes to facilitate this.

### THE SOLUTION

At the meeting, Nicole discovered that by combining her individual funds and pooling them with her partner, together they could raise enough to buy commercial premises, from which Barratt Lettings could trade from. Speaking about her experience, Nicole commented:

**“ When I learned that I could combine my funds with my partner's, I suddenly realised that there would be enough money to buy commercial premises. TLPI has been extremely helpful by explaining the process very clearly to me ”**

## THE RESULT

The commercial property has allowed Nicole's company to grow and provided her team with an important base that they can trade from.

Going forward, Nicole's company can now achieve fantastic growth and an exciting future, all thanks to the benefits of investing a SSAS pension into property.

Speaking further about the process, Nicole commented:

“ I just didn't know all of the benefits that are available with a SSAS pension scheme. It is a fantastic business tool and is allowing me to invest in my business by giving it a high street location. ”

## CONCLUSION

What Nicole's story shows us is that investing in property in a hands-off manner and using a SSAS pension purely as an investment to grow is not the only option.

In this case, we can clearly see the - often overlooked - benefits of a SSAS pension.

A SSAS pension is the ideal tool to help you grow your business, acquire commercial property and create profitable hands-off residential property strategies and much more.

As this case study illustrates, by combining your own pensions and pooling with other directors or senior employees in your company or with your family members, you can greatly increase the pot and your investment power.

# Mandy Wallace

## BUSINESSWOMAN & PROPERTY INVESTOR

### OVERVIEW

Mandy Wallace, 56, of West Sussex, took control of her old pension plans almost 4 years ago.



In this case study, she retells the story of how investing them in property has brought her success, whilst also aligning with her strong investment values. In March 2014 Mandy contacted TLPI.

“ I wanted my pension fund to be invested in property, whilst knowing that it was bringing some benefit to others ”

### THE PROBLEM

There are many reasons to transfer out of historic final salary pensions or frozen employer schemes for example, a change of investment choice (such as property, flexible drawdown from age 55 and inheritance tax benefits, but for Mandy she had her own reasons. Her pensions were historically invested in traditional shares which did not meet with Mandy's goals or ideologies.

“ I have certain ethical values including people, animals and the environment, which through the simple nature of share investing, can't be controlled. You don't know where your money is invested, who is investing it or what the ethical values of the company holding your funds are. Aside from this, I didn't know whether the funds would have any substantial value when I draw income from them later in life. ”

## THE SOLUTION

A specific type of property investment was sourced for Mandy that would marry up with her goals and she started the process of setting up a new pension.

“ The whole process was incredibly simple and everything was explained to me so that I fully understood what I was doing and how my returns would be obtained. I spoke with other investors who had already worked with TLPI and the references I received were exemplary. ”

## THE RESULT

As an investor, Mandy understands the property market, so for her choosing to invest her pension in property was obvious but she also wanted to understand the philosophies of the company that she would be working with.

“ I started researching how I could transfer out of my current pensions, control my choice of investment and work with a company that would listen to what I wanted to achieve. ”

Mandy explains:

“ The team at TLPI, headed up by director and investment expert Gareth Bertram, took clear note of what my investment aspirations were and we have now built a great working relationship ”

## CONCLUSION

Mandy concludes

“ I’m pleased to say that my pension has grown in value substantially as a clear result of investing in property with the help of TLPI. If you are considering investing your pension in property then quite evidently, they can help you to do this. ”

# Nick and Hayley Josling

## PROPERTY INVESTORS

### OVERVIEW

Bristol pin meeting host and property investor Nick Josling set up his own Small Self-Administered Scheme property pension about 4 years ago but only recently realised the value of adding his wife, Hayley to the pension. Now having combined their pensions into one pot they have increased their investment power substantially.

### THE PROBLEM

“ I was going through some paperwork with my wife and we realised she had some funds from a former employment position with a retail bank. ”

The couple wondered if there was anything that they could do to access and utilise these funds.



### THE SOLUTION

“ We got in touch with Gareth Bertram, Director of TLPI and he confirmed that it would be possible for us to move her funds in with mine. This is great for us because we now have the opportunity to invest at a far greater level whilst retaining ownership of our own funds in the combined pension pot ”

The beauty of an arrangement like this is that one partner does not automatically gain any control over the other's pension fund, but if both parties are in agreement, then they can buy investments together using the combined fund. With Nick having set up his own SSAS back in 2014, it was quite simple to add in his wife as another member of his scheme.

## THE RESULT

Both Nick and Hayley are heavily involved in the property sector in Bristol, running a successful lettings business, managing their own portfolio and most recently developing some sites too. With some help from their TLPI SSAS & Investment Consultant, they are now looking at the most tax efficient, low risk plans for growth of their business and pension fund.

Hayley commented:

**“ I’m really excited about the options we have to further our business interests in the property sector. It’s amazing that I have been sat on these old pension funds for years and not known that I could have been putting them to better use ”**

## CONCLUSION

TLPI have helped many couples combine their pension funds and achieve greater control over their finances, achieving enhanced success in the property sector. However, combining pensions into one pot is not limited to just couples or those cohabiting. Family members and unrelated co-directors or business colleagues can all be members of the SSAS and combine and pool pensions. Gareth Bertram, director of TLPI explains,

**“ SSAS schemes can actually have up to 11 members, so that is the combined power of 11 individual’s pensions that could go into one pot. We rarely see this though because there can be no single figure of authority in a SSAS pension and everyone needs to agree on the investment strategy. As the saying goes – too many cooks spoil the broth! In most combination cases we see a mature family of up to 4 members bring funds together or a small group of directors in the same business. ”**



# Trevor Cutmore

**PROPERTY TRAINER,  
MENTOR AND INVESTOR**

## OVERVIEW

Trevor Cutmore, renowned for his successful property training courses run through his company Table of Twelve, has found new property success using his old pensions to buy and invest for substantial tax-free gains.



## THE PROBLEM

“ For many years I have been in control of my business life, helping others to take control of their financial future and making gains from the property market, but for some reason my old pension never had any appeal ”

As Trevor explains:

“ I had some funds sat in a traditional pension scheme and each year when the annual statement arrived I would just file it ”

## THE SOLUTION

“ I then met Gareth Bertram, director of TLPI who explained to me the opportunities I was missing out on ”

After 2 years of investing with TLPI a delighted Trevor went on to confirm:

“ I managed to achieve a fixed return of 11% per year via a property investment company. It didn't take up any of my time and the fees were so much less than I was paying with my old stocks and shares pension ”

## THE RESULT

Since investing his pension in property abroad and making that hefty gain, Trevor has turned his sights back to the UK and is now investing in commercial property with plans to convert this to residential property.

“ I just didn't know any of this was possible let alone as easy as it has been. Who would have thought that I could do all this property investing and developing using my own pension funds? And the cherry on top is that because I am using my pension all the gains I make are tax free ”

## CONCLUSION

“ I would like to thank Gareth and the team at TLPI for helping me to take control of my pension and getting it invested into property ”

Speaking from our office in Oxford about Trevor's confession that he rarely even looked at his pension previously, Gareth Bertram, director of TLPI said

“ Unfortunately it is not one in isolation, most people that contact us are not doing anything with their pension funds. They are relying on the traditional investment markets to produce a return for them and are often paying a heavy price without knowing it.

Our clients take control of their pensions, reduce the running costs, invest in property which they understand and go on to make substantial tax-free gains.

I firmly believe that business people, whether new to or experienced in property, should be taking control of their pension and investing it in property. TLPI have a 5 star service rating for a reason – we help our clients to make tax free gains with low costs and an efficient support system. ”

# Richard Hutchins

## OPTICIAN

### OVERVIEW

Richard Hutchins, 64, of Hayling Island near Portsmouth has made substantial gains by investing his pension in property and has been celebrating the property pension since 2012. In this case study, Richard tells us what he has done and how he did it.



### THE PROBLEM

“ I had always had an interest in property, but my pension was invested in stocks and shares that I did not understand ”

### THE SOLUTION

After 2 years of investing with TLPI a delighted Trevor went on to confirm:

“ I started my property investment journey working with Gareth Bertram, director of TLPI. He is a property investment expert who works with property pensions.

Rightmove were jointly promoting how to invest your pension in property with Gareth's company so I got in touch with him. Gareth explained to me how I could invest my old pension plan in property, something I didn't know was possible.

After undertaking some due diligence and reviewing some options, I decided this was the right thing for me to do. Making the switch was an easy and obvious choice. It's been a wise decision because my pension value has nearly doubled since I first met Gareth.

”

With the support of TLPI, Richard started to create a strategy and began his journey.

“ I started the process by moving my old pension plans and combing them into a single pension plan which at the time was a low-cost flexible option for me.

The investment term was 5 years and during this time I had very little to do with the money. I had opted for ‘hands-off’ property investment, meaning that I could benefit from investing in the property market without being involved in the day to day developments undertaken. This suited me perfectly because I have been running my own business as an optician for many years – I certainly couldn’t do both at the same time!

There were options to invest for as little as just 1 year but I felt it was better to make the 5 year investment and let the money work for me. ”

Richard had already taken his tax-free lump sum when he turned 55, so began drawing further income from his pension.

“ This is where things get exciting because although I am drawing income, my pension remains invested and continues to generate a return from the property market.

The return is paid to my pension every 6 months which I can then draw out and use for any purpose. What is perhaps not immediately obvious is that the capital value of the pension does not reduce because I am simply drawing the income that the invested capital is producing.

I can take more capital if I wish to in the future or I can leave it as an inheritance. ”

# Steve

## DIRECTOR, PROPERTY INVESTOR AND PROPERTY DEVELOPER

### OVERVIEW

Steve is a business owner, with an enduring interest in property. This case study looks at the power of the SSAS pension to solve a funding bottle neck in a long - term property business growth plan. We look at how Steve discovered the SSAS, how he worked with TLPI to create a robust and long-term strategy and applied this to grow his business.



### THE PROBLEM

Steve's problem was achieving additional funding to grow the property business. Along with his business partner, Steve already had a small portfolio of buy-to-lets under the belt. They knew exactly what they wanted to achieve and what they wanted the next stage to be for their limited company, but the problem was, how to fund it!

### THE APPROACH

When it comes to traditional pensions, as Steve disappointingly discovered, it is extremely difficult to find the information you require, understand your options and achieve any level of control. The realisation that he needed to find a way to gain control over his pension funds and use them at his own discretion forced Steve to do some further 'digging around', in search of a solution to the cash-flow barrier he faced in looking to grow his company.

**“ What immediately jumped out to me during my research was the Small Self-Administered Scheme (SSAS), its unique flexibility and how you can use the power of the SSAS pension to grow your business ”**

## THE SOLUTION

Armed with the initial fruits of his research, Steve attended a property investment community meeting and asked around

**“ At this point, it was clear that the loanback ability of a property SSAS offered what I needed ”**

Steve had noted a few advisers online but had been drawn to TLPI's expertise and 100%, 5 star reviews.

A recommendation from a well-versed contact at the property meeting confirmed his decision that TLPI had the experience and knowledge of the SSAS and property, to support his business strategy and goals.

**“ When I first contacted TLPI, I explained that my main goal was to use the SSAS to make a loan to my business ”**

The plan for Steve was to use the funds borrowed from the pension to purchase an additional buy-to-let.

Whilst classed as a residential property, this was totally within HMRC rules as the SSAS was just making the loan to the sponsoring company, not purchasing or holding the residential property.

The beauty of the loanback is that the sponsoring company is free to use those funds, whether for financing or investment purposes, as they wish.

**“ The potential to unlock my pension was key. The process was smooth and efficient. Simon at TLPI offered practical and expert knowledge which gave me the confidence to go away and research exactly how I wanted the SSAS to work for us ”**



## THE RESULT

Achieving his initial goal very quickly, Steve purchased a buy-to-let for cash, with the loanback funds. He explains....

“ The pension has a first charge on the property for security and we predict that we may even be able to pay the loanback to the pension early. Once the loan is paid back, our ongoing strategy is to do the same again, using the SSAS to purchase more property and grow our portfolio, something we just couldn't do before starting the SSAS. Longer term, I will continue to reinvest and also include a bit of diversity ”

Whilst personally keen on the hands-on side of property investment and development, Steve has a diversified SSAS including loan-notes with a successful and impressive developer in Tunbridge Wells, he intends on investing in property loans or property hands off property investment and also just a little hedge-fund, to ensure a wide portfolio of investments.

So, as you can see, Steve quickly realised his initial goal which was to grow his business using the loanback facility. However, as Steve has quickly realised, that is just the beginning. The flexibility and control offered by the property SSAS pension is unrivalled.

**The loanback is fantastic, but in addition, the tax benefits make it an absolute must for any company director, looking to grow their business, invest in property and take control of their pension funds.**

Steve's initial 'loose goals', as he phrases it, have turned into a robust and enviable long-term strategy for his business and his pension. With the support of TLPI, Steve is formulating even greater and more diverse strategies, using his SSAS as a vehicle for investment, growth and his future. Not only that, but he also no longer has the worry of a pension that he has no control over.

Gone are the uncertainty, the confusing fees and the concern that, should he die, the pension will be swallowed up by the pension company and not go to his wife or beneficiaries.

## THE CONCLUSION

Keen to encourage others, Steve explains that the main barrier to people investing in property seems to be either lack of interest, ignorance or lack of confidence.

He is keen to share his experience with others, aware that with more information, others could take advantage as he has, of the control the SSAS offers.

“ Speaking to the experts gives you the confidence to do your due diligence, research your strategy and really make a difference to your future, both business and personal.

I would encourage any business owners to get in touch with TLPI and find out about the property SSAS pension from the experts ”

Company directors who are not aware of the SSAS could be missing out on extensive tax savings and the opportunity to invest in property or their business.



We are registered with HMRC as trust and company formation providers and also provide technical SSAS compliance services.

**Contact us today and allow us to create a tailored solution to suit your personal situation.**

**BOOK A CALL**



## ABOUT TLPI

Since 2004 we have successfully helped thousands of clients with financial plans and have enviable positive feedback and review history which can be found on online.

TLPI recognise that business owners and their families need to work with consultants that understand businesses and the problems that business owners need solutions to.

We want to help you grow your assets and reduce your taxes. All of our consultants are experienced in property, investment strategy, pensions and business.



# TAKE ACTION TODAY.

TLPI has the experience and expertise to understand your personal goals and strategies, create a bespoke and personal product which affords you maximum flexibility.



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