



SSAS Pension Success

Introduction

WHY YOU MUST READ THIS GUIDE:

As a company director, you are used to making your own decisions and strategies. Your pension is a pot of your money, so why not take control, even before age 55, and invest it at your own discretion? You may be missing out on an extremely tax efficient and flexible tool, for your business and your retirement.

The word pension is synonymous with retirement, old age and misunderstood as something locked away and inaccessible; something to worry about 'later on'! This is a myth that must be dispelled. Do not forget that a pension is essentially a savings and investment account of your funds, that benefits from special benefits and in the case of a SSAS, control and flexibility.





Many business owners are unaware of how easily their pensions can be accessed, even before age 55, and used for investment in property, business and much more. This is achieved by a very powerful and tax efficient 'wrapper', called a Small Self- Administered Scheme (SSAS) pension.

The SSAS was designed specifically by government to allow company directors to manage their own funds. By doing so, they are empowered to create robust and innovative strategies to support their businesses in an extremely tax efficient manner, whilst still growing their pensions.

TLPI have helped many, many clients take control of their pension funds and grow their businesses, invest in property, reduce the tax bill and elevate pension growth. TLPI are specialist SSAS pension experts, in what is a very niche and exciting sector of pensions and property investment.

Saving for the retirement you desire is without doubt an essential element of your pension strategy. However, the benefits that a SSAS pension can bring extend far beyond this and there are a lot more options available for managing your pension than many realise. Few business owners are aware of the power in their pension when it comes to aligning business and pensions and achieving ultimate tax efficiency.

A SSAS pension is a game-changer for SME businesses and as you read through this guide, you will discover that the flexibility and control it can offer to you and your company, are enormous.

FREE SSAS Setup

Unlock the benefits of a Small Self-Administered Scheme (SSAS) – without the upfront cost.

At TLPI, we believe that every business owner should be able to access the powerful advantages of a SSAS pension without worrying about setup fees. That is why we offer Free SSAS Setup – a unique opportunity to establish your SSAS and start aligning your pension with your business strategy at no initial cost.

For many company directors, the setup cost can be the first barrier to taking control of their pension. By removing that cost, we make it easier to start benefiting immediately from the SSAS's tax efficiency, investment flexibility, and long-term wealth-building potential.

What is included in your Free SSAS Setup

Our Free SSAS Setup includes everything required to get your scheme registered and compliant from day one:

- **Full HMRC registration and pension scheme reference number**
- **Trust documentation and scheme establishment**
- **Registration with The Pensions Regulator (TPR)**
- **Trustee appointment process knowledge – ensuring your SSAS remains compliant and secure**
- **Guidance and advice from our experienced SSAS consultants**
- **Support through transfers, setup, and investment planning**

You will have a dedicated SSAS consultant and a professional, experienced business support admin, guiding you at every stage, ensuring that your setup is smooth, compliant, and tailored to your business and personal goals.



WHY WE OFFER FREE SSAS SETUP

Our approach is simple: we want to help business owners unlock the potential of their pensions. By offering Free SSAS Setup, we remove the initial barrier to entry, allowing you to start using your pension strategically - to fund property investment, reduce tax, and grow your business.

We build long-term relationships with our clients, providing continued support through our Lifetime SSAS Service, which covers ongoing compliance, investment strategy, and administration support.

Our goal is not just to set up your SSAS, but to help you use it effectively - creating sustainable growth for both your business and your future wealth.

HOW TO GET STARTED

Getting started with a Free SSAS Setup is simple. Book a call with one of our SSAS specialists today, and we will:

1. Discuss your goals and current pension situation
2. Confirm your company's eligibility
3. Explain the process and timescales
4. Begin the registration and trust setup – completely free of charge

Once your SSAS is live, we will help you continue explore how best to use it to reduce tax, invest in property, or fund business growth.

Book Your Free SSAS Setup Call

The underlying principles and advantages of aligning your pension and business alignment



- To support and grow your business
- To reduce company tax
- To ensure business continuity
- To increase investment opportunity
- To provide business security
- To protect your wealth
- To achieve the retirement that you desire
- To increase family wealth
- To create robust succession plans

What is a SSAS?

SSAS stands for Small Self-Administered Scheme. Unlike the SIPP, which is a personal pension, the SSAS is a corporate pension scheme, exclusively designed for company directors.

The purpose of the SSAS is to support business owners in aligning and optimising their business, personal, and retirement strategies to provide long term continuity and growth. It receives the same benefits and investment choices as traditional pensions, plus much more.

The SSAS gives the control, flexibility and choice that traditional pensions cannot offer. In addition, a SSAS can have multiple members, meaning that as well as combining your own pension schemes, you can pool pensions with other company or family members.

When it comes to your pension, as a business owner, you can have choice and you can be in control.

THE SIMPLE FACTS:

- The SSAS is often referred to as the Business SSAS, Property SSAS, or the Family SSAS, due to its unique flexibility and versatility
- The SSAS is specifically designed for business owners and their employees and families
- The SSAS affords the ultimate level of flexibility of any UK pension scheme
- A SSAS is one of the most resourceful and tax-efficient UK pension schemes
- If you are a company director, you can take control of your pension funds, even before age 55
- A SSAS must be registered with HMRC and The Pensions Regulator and abide by their rules
- A SSAS enjoys all the benefits of traditional pension schemes, plus much more

Unique benefits of the SSAS:



“The tax efficiency of a SSAS
is genuinely fantastic

- Paul Hastings
Property Investor and Developer”

- Combine and pool your pension funds
- Reduce fees and charges, and negate hidden costs
- Invest in your business, in property or a whole host of other investments
- All the benefits of traditional pensions, plus much more
- Invest in fixed return, hands-off, investments
- Buy your company business premises, releasing cash-flow and saving tax
- Reduce the company tax bill
- Reduce your personal tax liability
- Reduce Corporation Tax
- Combine with other tax planning tools
- Invite up to 10 additional members, including family or other employees
- Pool funds with others for greater investment power and choice
- Contribute to your pension using property
- Pay fees and charges directly from the SSAS
- Support your family wealth and legacy
- Ensure business continuity for family owned businesses
- Take benefits flexibly
- Loan up to 50% of the total SSAS fund to your company, for any valid business purpose

Who can have a SSAS?

To start a SSAS, you must be the director of an actively trading company. This is referred to as 'The Sponsoring Employer'.

HMRC rules state that a SSAS may have up to 11 members. These are members invited to the scheme and are restricted to other key employees and/or family members. Each member may transfer their own pension into the scheme, if they wish to. They then retain the same percentage value of the pot that they put in, as the SSAS grows.

For optimum SSAS success, we recommend a minimum of £100,000 in the pot, which can be made up of existing pension values, new contributions and/or pooling pensions with others.

HOW IS THE SSAS REGULATED?

Unlike a SIPP, which is a personal pension scheme and regulated by the Financial Conduct Authority (FCA), the SSAS is a corporate pension and so must be registered with HMRC and with The Pensions Regulator (TPR) who oversee corporate pensions. All SSAS schemes must adhere to HMRC rules.

INNOVATIVE SOLUTIONS

A SSAS gives control and is extremely flexible. This means that the opportunity for innovative strategy and greater growth is extensive. For some, the goals may revolve around the business, for others, it may be a tax efficient solution to growing wealth for your family.

Perhaps your SSAS will be a vehicle for property investment. Reflecting the flexibility to provide many different solutions, the SSAS is often referred to as **The Property SSAS, The Family SSAS or the Business SSAS.**

Many business owners miss out on a fantastic opportunity, purely because they did not know it existed. The SSAS has been around for over 40 years, but many company directors are simply unaware that they qualify.

Some solutions that a SSAS has provided for our clients:

THE BUSINESS SSAS	THE PROPERTY SSAS	THE FAMILY SSAS
Reducing the year-end tax bill	Investing in commercial property	Inviting family members to the scheme
Providing essential cash-flow	Investing indirectly in property	Creating a family trust
Growing the property portfolio	Investing 'hands-off' property investment for fixed returns	Creating personal tax strategies for long term savings
Affirming business continuity	Loans to the company for the purchase of property	Management of assets
Making company contributions	Loans to a third party property developer	Family business succession
Increasing growth potential	Loans to the company to develop property	Saving on legal charges and paperwork upon death of a family member
Supporting employees	Saving tax, using strategies to transfer property into the SSAS	Ensuring family business continuity
Loans to the company	Pooling pensions to increase property investment choices	Straight-forward exit strategies for family business members
Inviting other key employees to the SSAS scheme	Grow the property portfolio more quickly using tax optimising property strategies.	Growing wealth

What can a SSAS invest in?

It is clear that a SSAS gives you control over how your funds are invested, so let us look at exactly what this means. You can invest in everything traditional pensions can invest in, plus additional benefits as detailed by HMRC. A key element to SSAS success is being aware of which investments will be tax efficient and not incur substantial tax charges. Our consultants are experienced in pensions, property and investment strategy and can advise you upon these. Our service also includes matching you with Technical Compliance services, to ensure all of your SSAS investments are safely within HMRC rules.

SOME EXAMPLES OF TAX-SENSIBLE INVESTMENTS COULD INCLUDE:

- Commercial property
- Commercial or agricultural land
- Funding property projects
- Loans to a residential property developer or other third party
- Stocks exchange listed companies
- Recognised foreign equities
- Hands-off property investment providing fixed returns to grow your SSAS
- Hedge funds
- Deposit Accounts
- Investment trusts
- Gold bullion
- Equities
- Government Gilts
- Unit Trusts
- Commercial loans to UK limited companies



Case study: Dr. X

DOCTOR AND PROPERTY INVESTOR

(client has asked not to be named but is happy to share his experience)

Dr. X's problem stemmed from not knowing how to use funds to leverage and invest in their property company.



THE SOLUTION

Dr. X's property company portfolio quickly scaled to 257 properties, mostly in the Sheffield area. The strategy is such that the current portfolio continues to provide cash-flow to invest further and elevate the choices and investment power available.

So far, this strategy has also facilitated investment into a mixed-use property, in the form of a hairdressing salon with 4 flats above. In the near future, Dr X's aim is the acquisition of more commercial assets, which are a perfect tactic to optimise tax efficiency and align pensions, business growth and property goals.

In addition to the growing portfolio, Dr X's strategy also includes underlying and reliable investments, both involving his own developments and other opportunities. This gives a stable, fixed return on investment and consistent growth to support the other projects.

Today, Dr X's company also runs a large and growing property investor support network, sharing his property and pensions knowledge, experience and story with others.

Case study: Mags Kirk

LANGUAGE THERAPIST

Mags wanted to grow her business by finding investment opportunities, ensuring that her increased profit was carefully managed and in the right place for growth.



THE SOLUTION

After a couple of conversations with TLPI, 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.

Just four months into her SSAS and property investment journey, Mags was already looking at additional 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 investments can achieve higher returns, resulting in increased pension funds for them both.

Case study: Paul and Annie Allen

ACCOUNTANTS

Paul & Annie had a healthy property portfolio, but were concerned that once they were gone, their son would face a long process to take over their portfolio.



THE SOLUTION

The key for the Allens was to include their son in their strategy.

TLPI helped them to set up their SSAS and create a strategy that allowed them to continue to invest, in the most tax efficient way. Through the SSAS, they are able to accumulate their assets and protect them.

They were able to invite their son to join the SSAS, make succession smoother. If their son wishes to continue to build the portfolio, business continuity, without extensive legal charges and paperwork is assured as he is already part of the SSAS trust.

“

We have a pot to play with now, financial sense and the knowledge and confidence TLPI have given us.

”

THE ADVANTAGES:

- The SSAS (i.e. you) own your own premises
- Your company then rents the property from your SSAS so no dead rent money
- Rent paid to the SSAS is deductible from corporation tax, saving the company money
- The rent received by the tax is non-taxable as a gain to the SSAS
- The property can be looked after and managed as you see fit, as the SSAS landlord
- It is an investment which could provide a retirement income or could later be sold without being subject to Capital Gains Tax
- If you do not have enough in your SSAS to buy the property outright, it can be bought as a joint purchase, or you could make a personal or business contribution (subject to complying with HMRC rules) which could qualify for tax relief
- It is a way to provide a useful cash injection for your business



Getting started

Setting up a Small Self-Administered Scheme (SSAS) Pension with TLPI starts with an initial conversation to help you understand the SSAS and answer any questions you may have. This and subsequent conversation with your experienced consultant will cover:

- **Answering your questions**
- **Understanding your individual situation**
- **Deciding whether a SSAS is suitable for you**
- **Devising a tailored strategy to achieve your long-term aims and goals**
- **Gathering of pension statements to ensure the funds available for transfer meet the required funds for your SSAS success**

It is important to understand how a long-term strategy and investment plan can greatly increase your SSAS success. TLPI are experts in pension and investment strategy and provide ongoing support and advice.



SSAS SETUP - AN OVERVIEW

Setting up a SSAS is a straightforward process but must comply with HMRC rules and regulations.

If a SSAS is setup incorrectly, or investments made that breach HMRC rules, then there could be heavy penalty to pay.

The TLPI lifetime SSAS service includes the selection of a Professional Trustee, a responsible position matched to your individual strategy, to ensure that your SSAS abides by HMRC rules.

Steps we will take together

TLPI's service ensures that someone is with you each step of the way as you begin and continue on your SSAS journey.



- Deciding who will be part of the scheme - a SSAS is usually intended for a small number of directors or senior staff at a company, but other employees of the company can be invited to join the scheme. You may also invite your family members to join the scheme, which is why it is sometimes referred to as The Family SSAS pension. Everyone in the SSAS must be aged 18 or over and the scheme can have up to 11 members
- Gathering information about your company and the members of the SSAS
- Deciding upon a name for your scheme
- Completing paperwork and checks, such as anti-money laundering verification, trust documentation and your SSAS application
- Transfer existing pensions (all SSAS members may transfer funds into the scheme)
- Registering with HMRC
- Obtaining a pension scheme tax reference number
- Registering the SSAS with The Pensions Regulator (TPR)

TAKE ACTION - your free SSAS setup awaits!

If you are a company director, you already understand the value of taking control. Now, you can take control of your pension - without paying any setup fees.

Our Free SSAS Setup gives you full access to TLPI's expertise, ensuring your SSAS is properly registered, compliant, and ready to work for you. It is the simplest way to start using your pension to grow your business, reduce tax, and create long-term wealth for you and your family.

YOUR FREE SSAS SETUP INCLUDES:

- ✓ Full HMRC and Pensions Regulator registration
- ✓ Creation of trust documents and scheme establishment
- ✓ Appointment of a Professional Trustee
- ✓ Personal support from your dedicated SSAS consultant
- ✓ Guidance on transfers, investment options, and compliance

From your first call to your live SSAS, we manage SSAS setup at no cost to you.

WHY BUSINESS OWNERS CHOOSE TLPI

- We are registered with HMRC as Trust and Company Formation Providers
- We specialise exclusively in SSAS, business and property-based pension strategies
- Our consultants have extensive experience in tax planning, investment, and compliance
- We build long-term client relationships through our long-term, strategic SSAS Service

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.



Telephone: 01235 426666



Email: enquiries@tlpi.co.uk



Web: www.tlpi.co.uk



BOOK A CALL

