

A bit about SSAS

A SSAS is a company scheme where the members are usually all company directors or key staff. It's aimed at more sophisticated investors who wish to maximise investment opportunities through all acceptable investment types.

Our service

- We're friendly people who want to build great relationships with our clients and their advisers. That's why you get a named, professional and experienced SSAS Consultant – no call centres;
- We'll guide you and your advisers through setting up and running your scheme, making complex issues easy to understand;
- We'll take on the role of Scheme Administrator or Scheme Practitioner – it's your choice;
- Our Technical Team is hugely knowledgeable, giving support with those tricky issues.

Your investment choice

- Unlimited number of investment types/products can be held:
 - Commercial property & land investments
 - Investments in Funds – choose from the whole of market – Platforms, WRAPs, Fund Supermarkets, Trustee Investment Plans, etc
 - Stockbroker and Discretionary Fund Manager (DFM) account
 - UCIS Investments accepted, subject to technical review;
- Comprehensive retirement options available including flexible drawdown;
- **And finally, loans to the Sponsoring Employer. Subject to meeting five basic requirements, one of which is a minimum interest rate of just 1% above "bank base rate". A SSAS can lend up to 50% of the net value of scheme assets.**



Our fees

Our fees are both transparent and competitive. They depend on our role, the number of members in your scheme and how complicated the investments are within it.

We don't charge for setting up a SSAS or for SSAS takeovers (subject to conditions) and we have no additional fees for VAT administration on property or land. We also don't charge for HMRC reporting.

Please ask your SSAS Consultant for details of our charges.

Want to know more?

Just give us a ring on 01786 237 050, email SSASTeam@xafinity.com or visit our website for more information on any of the points covered in this leaflet, or if you just want to chat about SSAS.

