

SSAS CONSULTANTS

SSAS

**A GUIDE FOR  
BUSINESS OWNERS**

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UNLOCK THE  
POWER OF  
YOUR PENSION  
& BUSINESS  
WITH A **SSAS**

Connecting your Business and Pension to give you full control in a highly tax efficient structure. While SSAS is indeed a pension structure, which means it's an HMRC approved tax efficient entity, it's night and day to any other pension structure that you already have or have used in the past!

# SSAS

## KEY FEATURES

### **Control & Flexibility**

SSAS gives you full control over how your pension funds are invested. You can invest in a variety of assets, including commercial property, loans back to the business, and traditional investments like stocks. SSAS has the widest investment scope of any UK pension.

### **SSAS allows tax free Contributions of up to £500,000 per annum**

One of the significant advantages of SSAS is the ability for a business to contribute up to £500,000 per annum into the scheme. Contributions made to the SSAS receive valuable tax relief, potentially saving your business between 19% and 25% in corporation tax on the amount contributed.

### **Tax-Efficient Commercial Property Investment**

Your SSAS can purchase commercial property, with rent paid back into the pension scheme being tax-free. This makes it an attractive way to invest in business premises. SSAS also allows you to leverage that asset and the SSAS is able to borrow up to 50% of its value to assist in the purchase of Commercial Property.

### **SSAS Loan Back**

A standout feature of SSAS is the ability to loan up to 50% of the scheme's value back to your own company. This allows business owners to access pension funds to support their company's growth or other activities. Loan repayments, including interest, return directly into the SSAS, tax allowably enhancing pension growth.

# SSAS

## KEY FEATURES

### CONTINUED

#### **SSAS Third-Party Loan**

SSAS can loan funds to third-party, unconnected limited companies without any cap on the amount. This creates an opportunity to diversify the scheme's investment portfolio by lending to external businesses and earning interest for the SSAS.

#### **Commercial Property Ownership**

SSAS can directly purchase and own commercial property or land. This feature provides a valuable opportunity to invest in premises for your business, and the rent paid back into the SSAS is tax-free. Investing in commercial property through SSAS allows business owners to secure their premises while growing their pension fund in a tax-efficient manner.

#### **Succession Planning**

SSAS provides a **highly tax-efficient** way to pass on wealth to your beneficiaries. Upon death, the value held within the SSAS can be transferred to your heirs without inheritance tax. This ensures that your accumulated pension assets are preserved and passed on to future generations without being significantly reduced by tax liabilities. This makes SSAS a powerful tool for business owners looking to protect their family's wealth and secure their financial future. Inheritance tax rules on pensions is subject to change in 2027, announced in the UK Budget in October 2024.

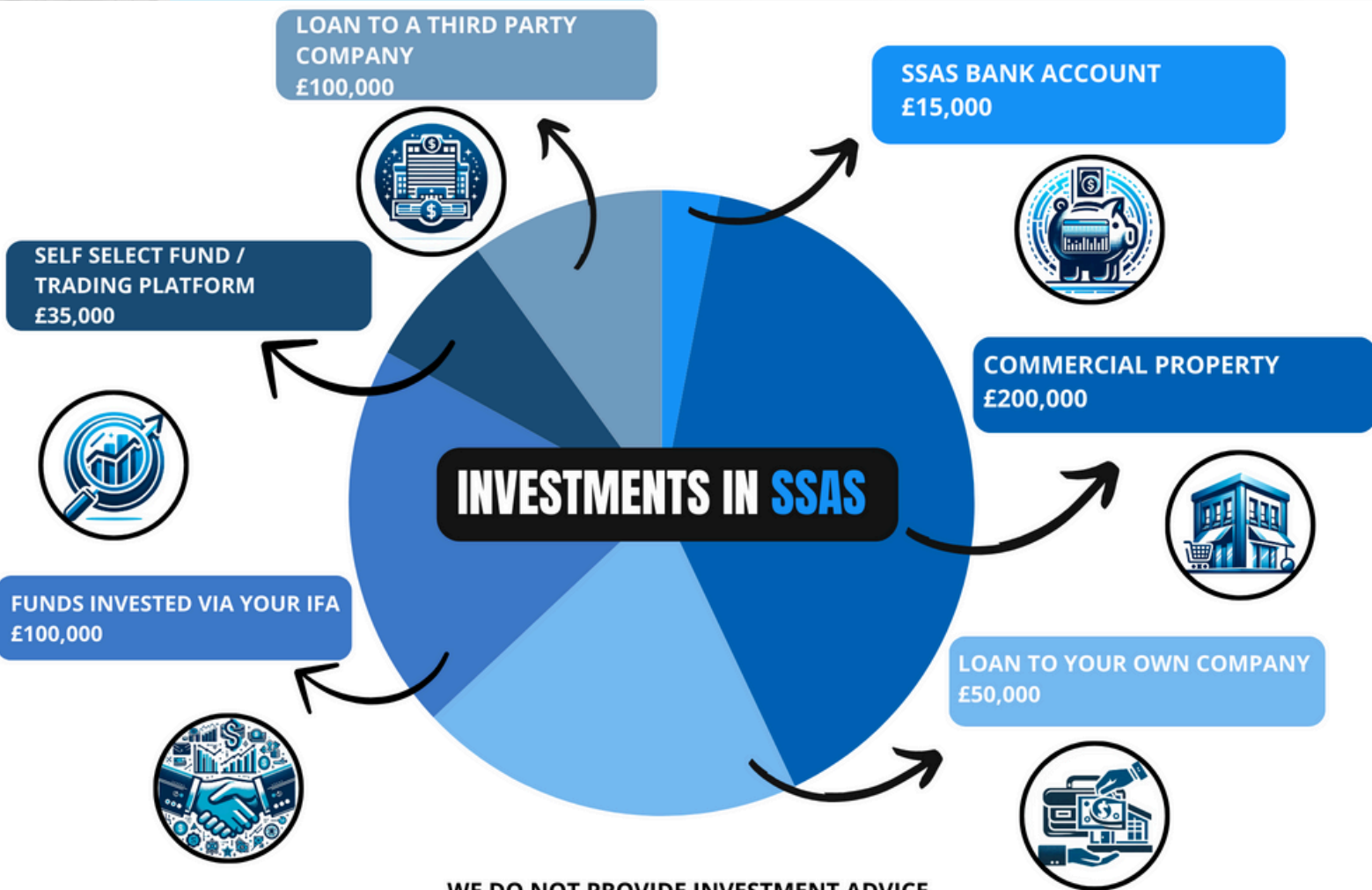
#### **Pooled Resources**

Family members and business partners can join the SSAS, pooling pension resources to make larger investments or fund future growth initiatives. SSAS **Allows up to 11 members** to be part of this same pension structure.

#### **Tax Benefits**

SSAS contributions receive tax relief, and the scheme grows tax-free. This offers significant long-term savings and investment potential for both personal and business growth.

# WHAT CAN **SSAS** INVEST IN



**WE DO NOT PROVIDE INVESTMENT ADVICE.  
THIS IS SIMPLY A GRAPHIC SHOWING HOW A SSAS MIGHT BE INVESTED AND IS TYPICAL OF WHAT WE SEE.  
SSAS HAS THE WIDEST INVESTMENT SCOPE OF ANY UK BASED PENSION**

# BENEFITS FOR **UK** BUSINESS OWNERS

## **1 Highly efficient tax management**

Use SSAS as a highly tax efficient method of preserving your wealth - SSAS allows high value contributions of profit and cash from your Limited Company, which are 100% corporation tax allowable and then allow you to still control and operate these funds within your SSAS, which could include using that money back inside your business.

## **2 Maximise Cash Flow**

Use SSAS funds to finance your business without relying on traditional lenders. Whether it's purchasing property or borrowing from the pension, the SSAS gives you flexible access to capital.

## **3 Tax-Efficient Business & Pension Growth**

SSAS enables tax-efficient growth through property investments, loans, and the ability to reinvest rental income back into the pension fund.

## **4 Control Over Investments**

Unlike other pension schemes, you have complete autonomy in deciding how your SSAS funds are managed, allowing for a truly personalised approach to retirement planning.

## **5 Consolidation / Pooling of value**

SSAS allows you to transfer in existing / historic pensions to consolidate their value and as a Group Plan, allows the pooling together of multiple members' pension values to create a greater pool of wealth to engage in your chosen investment strategies.



CONTINUED

## BENEFITS FOR **UK** BUSINESS OWNERS

### **Enhanced Estate Planning**

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Plan for your future and that of your business. SSAS allows you to pass pension assets down to the next generation tax-free, ensuring your legacy is preserved. Inheritance tax rules on pensions is subject to change in 2027, announced in the UK Budget in October 2024.

### **Asset protection**

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As a Trust structure, and as a stand-alone legal entity, all assets and value held within a SSAS are held outside of your business or personal ownership, although still within your control, meaning that value held in the SSAS is not exposed to personal or business litigation or liquidation.

## THE PROFIT MAKER

SSAS allows a Business to contribute up to £500,000 per annum tax allowably.



## THE ACCESS TO A CAPITAL SEEKER

SSAS Allows a business to borrow up to 50% of the SSAS value to be used in the business.



## THE COMMERCIAL PROPERTY

A SSAS can purchase and own Commercial Property, Land or Development land.



## THE ASSET HOLDER

Existing qualifying assets can be bought from you by the SSAS and held inside SSAS Tax efficiently



## THE SIPP HOLDER

SSAS offers far more flexibility and options than a SIPP. Many business owners who are SIPP holders, change to SSAS.

SIPP

## THE PROTECTION SEEKER

Assets / value held within a SSAS is protected from litigation, Tribunals, Administration or Liquidation or Creditor actions.



## THE FAMILY BUSINESS

SSAS by default creates a family trust, which provides an excellent way of succession planning and tax management.



## THE PROPERTY/LAND INVESTOR

SSAS can purchase land for development and even structure a JV to develop that land, or sell the land tax efficiently with a changed planning status.



## THE DOCTORS / DENTISTS / SOLICITORS

Professionals have tended to seek flexible group pension structures, SSAS is ideally suited for grouped ownership structures such as Solicitors, Dentists and Doctors.



WHO  
TYPICALLY  
USES  
**SSAS**

## DO YOU QUALIFY FOR **SSAS?**

To qualify for SSAS, your SSAS application must be approved by HMRC.

The qualification process is very simple, and is very strictly as follows:

**HMRC will require that you must have:**

1. A UK registered Limited Company that is an **ACTIVE** company with at least 12 months of trading activity and have appropriate evidence of that trade to show to HMRC, such as invoices, payment receipts or bank statements / digital records.
2. That Limited Company must be a **TRADING** Company and not an **INVESTMENT** Company



# NEVER HEARD OF **SSAS**

We believe that all Business Owners should at the very least be made aware of the options and benefits available to them with a **SSAS**

Don't worry, you aren't the first person to wonder why you haven't heard of **SSAS**. We find that many clients are bemused or frustrated that they haven't been told about **SSAS**, where it clearly offers great benefits and opportunities for them as business owners.

## **SSAS is Highly specialised**

SSAS is a specialist area of expertise, within a specialist sector, and whilst tens of thousands of SSAS's exist in the UK, it is not and is not intended to be a mass-market pension structure, as it is specifically only able to be accessed by Limited Company owners and consequently far fewer people tend to talk about SSAS.

## **Accountants?**

Many Accountants are unaware of SSAS and the Tax benefits and design benefits that can aid and assist their clients. It is not their area of expertise. Many Accountants also feel, incorrectly, that SSAS is an FCA regulated process that they should not become involved with in case of professional risk.

## **IFA / Financial Advisers?**

Many Financial Advisers do not specialise in this sector, and many do not feel comfortable operating in a non-FCA regulated environment, or they are unable to, due to their own compliance restrictions. SSAS is of course regulated, it's just not the same retail / consumer regulator that Financial Advisers are familiar with.

As an Occupational Pension structure, SSAS is regulated by **The Pension Regulator**

Many other advisers feel that SSAS is not commercially viable for them, due to the self-investment nature of SSAS and the potential for an adviser to be side stepped in that process. A Financial Advisers own business is generally valued on the basis of how much client money they "manage". Many advisers perhaps also that fear that you having control of your pension, is not advantageous to their business. Disappointing, although incredibly common.

# WHAT DOES THE **SSAS** SET UP PROCESS LOOK LIKE

## YOUR JOURNEY





## WHO ARE **SSAS** CONSULTANTS?

SSAS Consultants offers a unique service, bringing all essential elements of SSAS management together in one place. From education and application to ongoing management, we provide a seamless, integrated approach to help businesses set up or enhance their SSAS.

# ABOUT **SSAS** CONSULTANTS

SSAS Consultants is dedicated to providing expert guidance on Small Self-Administered Schemes (SSAS) for UK businesses, helping them harness the full potential of their pension funds. The firm assists with SSAS setup, ensuring HMRC approval, and ongoing compliance, offering trustee services to secure optimal management of the scheme. Additionally, SSAS Consultants specialises in aligning pension strategies with business objectives, including property investments, business funding, and estate planning.

The consultancy delivers tailored solutions that maximise the tax advantages and flexibility SSAS offers, while also providing long-term business security and growth. SSAS Consulting is your one-stop solution for business owners looking to enhance their financial planning and investment strategies, including property purchases and succession planning, offering a personal and strategic approach to pension management.

# WHAT OTHER PARTIES ARE INVOLVED IN A SSAS

## INTERNAL SSAS ELEMENTS



SSAS Member Trustees (you)  
Up to 11 members



SSAS Administrators /  
Professional Trustees  
HMRC 'fit and proper'  
Administrators Trustees



SSAS Sponsoring Company  
/ Companies  
Your company that you  
connect to the SSAS



Optional use of Professional  
Advisers such as IFA's, Tax  
Advisers & Solicitors



Bank Account provider - specialist trust type bank  
account - typically provided by Metro Bank or Cater Allen  
(subsidiary of Santander)

## SUPPORTED BY

SSAS CONSULTANTS

SSAS Consultants - providing SSAS Education, Coaching  
and a full Pathway to fully engage with SSAS, including  
the Application process, Access to the Administrator and  
then with ongoing optional Strategic SSAS Consultancy

## EXTERNAL SSAS ELEMENTS



The Pension Regulator - regulate all SSAS with two or more  
members



HMRC - Determine SSAS rules and have oversight of SSAS  
and SSAS Administrators



ICO - Information Commissioners Office - to register the  
SSAS for data protection compliance



External Pension Providers - Only if you are transferring pensions into SSAS  
They are not party to the SSAS but will be involved in the process of funding  
the SSAS if you choose to transfer other pensions into the SSAS.



## OUR UNIQUE APPROACH:

### **We guide clients through every step, including:**

- SSAS education and SSAS Application process
- HMRC approval process
- SSAS Bank account set up
- Pension Transfers (if you have chosen to transfer others pensions to SSAS)
- Professional SSAS Trusteeship and SSAS Administration services
- Ongoing SSAS management and Consultancy
- Specialist strategic guidance and services



# OUR UNIQUE **SSAS** PATHWAY

## **SSAS Education**

one to one consultation, courses, events, training, online education resources and full SSAS course

## **SSAS Application**

simple process for applying for SSAS in tandem with your education and the SSAS administrator, bank account creation

## **SSAS Administration**

a trusted group of SSAS administration providers, SSAS approval, ongoing full SSAS administration, external pension transfers

## **SSAS Consultancy**

SSAS & Business strategy, SSAS takeovers, professional network access, SSAS opportunities



# SSAS

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## STRATEGIC CONSULTANCY

Way beyond basic management, and the initial education and SSAS application process, our unique service offering includes our Strategic Consultancy services tailored to business needs, focusing on:

### **Our Service includes:**

- Expert guidance from start to finish
- All administration handled for you by approved specialists
- Fully compliant with SSAS / HMRC regulations
- Clear fees - no hidden charges
- Face-to-face or virtual meetings twice per annum
- Open phone contact with SSAS Consultants
- Access to our expensive and specialist professional
- Closed member group for exchange of ideas, questions and plans
- Access to shared commercial opportunities for opted in and vetted members
- SSAS technical help On Demand
- Access to specialist advisors
- Strategic SSAS and business planning

The logo consists of the letters 'SSAS' in a bold, blue, sans-serif font. A thin horizontal line is positioned below the letters.

**SSAS**

**STRATEGIC  
CONSULTANCY**  
**CONTINUED**

## **Consultation outcomes**

- Tax efficiency for your business, SSAS and Family
- Commercial property transaction guidance
- SSAS Utilisation guidance
- Business Structures guidance and implementation
- Estate and succession planning
- Business funding and capital management



OUR  
**COMMITMENT:**

Our goal is to ensure maximum benefit from your SSAS by aligning it with your business structure and long-term objectives, giving you a strategic edge in growing your wealth and succession planning.

# GET STARTED

To understand more about **SSAS** and see how we can work with you directly, please head over to <https://members.ssas-consultant.co.uk> and choose the process that suits you best.



## Regulation

SSAS is an Occupational Pension Scheme type, intended for UK Business Owners. Our guidance is provided to the Sponsoring / Participating Employer. We are not Financial Advisers. SSAS is not a personal / consumer financial advisory process.

SSAS is regulated by The Pension Regulator (TPR) and SSAS Rules are determined by HMRC. Each SSAS is individually approved by HMRC.

SSAS is a Member Directed Pension type pension and not every SSAS application will be approved by HMRC, at their discretion.

SSAS is not regulated by The Financial Conduct Authority (FCA) as SSAS is an Occupational Pension type and is not a personal / consumer scheme type. Investments within a SSAS may be regulated by the FCA depending on the SSAS Members / member Trustees own investment choices.

Neither SSAS Consultants nor the SSAS Administrators and Trustees that we work with are regulated to provide FCA regulated Investment or any form of Pension Transfer Financial Advice and do not imply that we can. You should consider taking Independent Financial Advice regarding any pension plans that you might have currently, before considering them to be used or transferred to any other pension arrangement.

We have no mandate, influence, control, ownership or interest in the choice of investments within any SSAS. Neither are we Chartered Tax Advisers, Specialist Pension Solicitors or Pension Technical experts however we consult with all of these specialists and will be happy to introduce you to these Professionals and processes as appropriate and with your consent.