



Key Features Supplement

Risks

As the SSAS provides retirement benefits to its Members on a Money Purchase (Defined Contribution) basis, the level of pension income achievable at the point you wish to retire will depend on a number of factors:

- The size of the fund attributable to you at the point you wish to retire
This will be dependent on the amount you invest into your SSAS, through Transfers and Contributions, plus the performance of the underlying investments held by the SSAS, minus any fees and charges incurred along the way
- The timing of your retirement
- The values of the underlying investments within the SSAS are likely to fluctuate with Market conditions. The value of an investment can go down as well as up and there is always the risk that you may not get back what you originally put in.
- If you decide to purchase an Annuity with your retirement funds, then it's important to remember that Annuity Rates also fluctuate with Market conditions.
- Pension Tax Legislation
This is subject to change which could be more or less favourable to the growth of your funds within the SSAS and the options available to you at the point you wish to retire.
- Tax Rates
- Tax Rates are also subject to change and may affect the Net Retirement Income that you receive.
- Some investments are a higher risk than others and you should understand the risk profile of the underlying investments
- We offer an execution-only service, and as such we do not provide any form of regulated advice. We would recommend that anyone considering transferring existing pension benefits into a SSAS or carrying out their duties as a Trustee of a SSAS, seek advice from a suitably Authorised and Regulated Adviser.
- The level of any lump sum or income that will be paid to you when you draw benefits from your plan is not guaranteed, but will depend on the value of your plan.



t: 0844 410 0037 e: admin@cranfords.biz W: www.cranfords.biz



Cranfords is the trading style of 3110950 Ltd.(No. 3110950).
Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.



If you reduce or stop the amount being paid into your plan, or if the investments held in the plan perform worse than expected, the amount of the benefits you will receive from the plan will be reduced and could be lower than illustrated.

If you have agreed to pay your financial adviser an adviser charge from your plan, this will reduce the value of your plan and will reduce the amount of the benefits you will receive from the plan.

If you use all or part of your plan to purchase an annuity, the amount of income payable will depend on the annuity rate offered to you by your chosen annuity provider. Annuity rates may be lower in future. Your ability to draw benefits from your plan will normally depend on the availability of cash within the plan. It may be necessary for you to sell investments held in the plan to make sufficient cash available, and some investments can take longer to sell than others.

Your plan can be used to provide certain benefits on your death.

Drawing a higher level of benefits from your plan will reduce the value of the plan and affect how much will be payable on your death.

By transferring savings from other pension schemes into your plan you may have to give up certain guaranteed benefits. These guaranteed benefits may not be matched by the benefits you are able to receive from your plan.

There are limits on the amount you can save over your lifetime and also in any single tax year. Certain tax charges will be incurred if you exceed these limits, which apply to the benefits in your plan together with your benefits under other pension schemes.

The tax treatment of your plan is determined by HM Revenue & Customs (HMRC) and may change over time. Your plan will be subject to certain fees, as set out in the Fee Schedule. These fees may be increased over time.



t: 0844 410 0037 e: admin@cranfords.biz w: www.cranfords.biz

Cranfords is the trading style of 3110950 Ltd.(No. 3110950).
Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.

