

Retirement .Capital

We are delighted to announce a new service for accountants to aid their clients with self administered schemes

Retirement Capital is a ground breaking SSAS administration service which will benefit accountants who provide taxation services to companies and their directors.

A SSAS forms a key part of director tax planning and long term pension provision. Our service and technology is an essential tool for accountants who are looking for ways to add value to their client and own business.

A white label solution for accountants and their clients

We provide to company directors a self-administered scheme, so they can grow their wealth securely, with the re-assurance of a strong and capable administrator supporting their journey.

Clients come to us because their needs are often unique or they feel let down by their current SSAS provider, typically on the basis of hidden charges or poor customer service experience.

We respond with services and solutions that can be tailored to match their requirements.

Retirement Capital is the UK's first technology driven administration services provider for clients to manage the entire lifecycle of their SSAS through FINTECH.

We believe that working with our clients and their accountants is a great way to add value and aid long term customer retention.

We also believe that use of cutting-edge technology to deliver client information seamlessly is to be part of that solution process.

We will launch to selected accountants a white labelled branding of our ground breaking technology later this year.

This is a white labeled solution and in these difficult times, it shows real value to your clients.

This newsletter explains some of the functionalities of our administration service and how our technology aids the customer journey.

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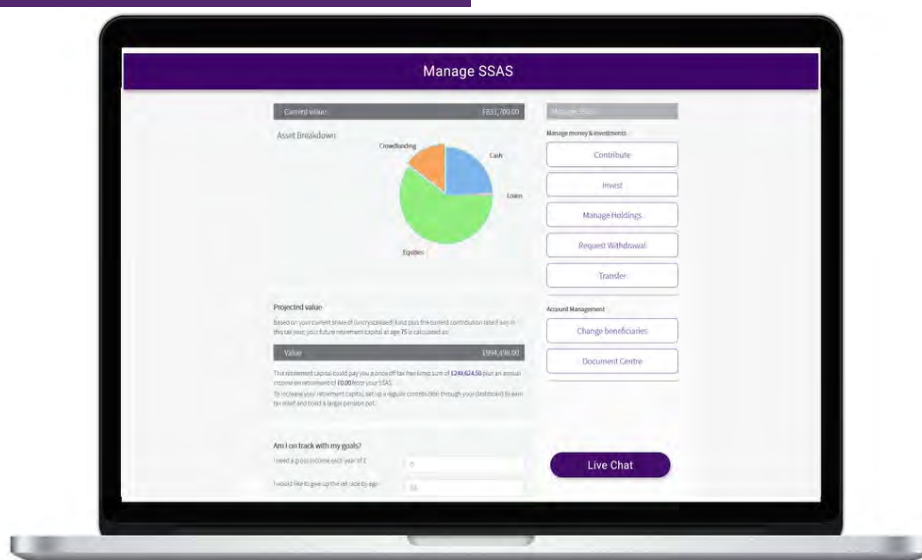
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Pension Calculations made easier

Knowing how much scope there is for contributions and ensuring protection measures are in place to avoid tax penalties is a pre-requisite for clients and accountants.

This has been made easier with our portal. It blocks those customers from making contributions which could give rise to a taxation penalty. This can be on account of lifetime protection, in receipt of income under flexible drawdown or simply paying in more than is allowed under annual allowance rules.

Rated "Excellent" by existing clients our financial tools supports accountants on income and contribution calculations.

Rental income from commercial property

Maintaining an accurate record of rental income, debtors and creditors connected to property is essential to ensure accurate provision of scheme pension accounts.

Retirement Capital makes the preparation of scheme accounts easier by itemisation and notifications of property transactions.

Our systems also maintains a ledger of building insurance, anniversary dates and also key information on leases and matters of title. This can be accessed by clients and you in one place. This is particularly important where the requirement of audited pension scheme accounts applies.



Why a SSAS works better for accountants

Corporation tax relief and associated business funding are two reasons why a SSAS can be a preferred choice for company directors

Tax planning in respect of pension funding is an essential component for company tax relief. Shifting assets from the business balance sheet to the pension fund through proper planning can shelter a business from storms in recessionary times.

For accountants, the flexibility of having a SSAS, under discretionary trust allows for segregation of assets under the tax exempt status of a SSAS. Provided that the assets in question are not wasting assets, and do not consist of residential property by nature, a SSAS can hold a variety of assets including intellectual property, commercial premises, unquoted shares to name but three.

Under a SSAS the trustees have greater flexibility in respect of what can be held in the pension scheme, provided that it represents a solid and good investment. Knowing that an independent registered administrator with HMRC can provide the safeguarding accountants and clients need, will provide greater protection and reassurance when recommending us.

Retirement Capital as SSAS experts are able to provide, supported by professional indemnity insurance, the technical advice and support needed as a specialist in this sector.

Lifetime Allowance and Protection

The lifetime allowance in the new tax year is £1,073,100. Customers can reach their lifetime allowance threshold prematurely through good investment growth.

Our online calculators help you and your clients track contributions rates to keep within the lifetime allowance. We update our online calculators each tax year reflecting changes in the CPI rate.

Protection does remain at £1.25 million and we can assist with protection registration where required. This will be recorded and is viewable on the platform account.

Why Retirement Capital is a game changer for SSAS

SSAS has traditionally been a complex pension scheme to administer. Clients investments tend to be diversified, maintaining benefit splits used to be a spreadsheet driven affair, pension funding and income often needed specialist input.

Our team combines pension expertise with FINTECH to transform SSAS administration. We keep the good bits from our industry experience and add FINTECH to improve scheme administration, data access and the client process. From benefit splits to investment data and valuations. This is kept live and up to date.

Accountants have better access to their clients information, this reduces time and helps ensure accuracy when providing taxation advice.



Share Portfolio

For customers who have joined our new online platform, full low cost share trading is available through Interactive Investors. Portfolio valuation summary is updated on each clients platform account on a membership level.

Accountants can access share trading and investment statements from the investment document centre which aids preparation of scheme accounts, and submission of accounting for tax return.

Regulatory advice on suitability

Safeguard measures on regulatory recourse to financial advice protects clients and their accountants

A SSAS is a trust which acts as a wrapper for pension investments. Those investments fall under the same regulatory threshold as other pensions, such as a SIPP and are subject to the same protections afforded by the FCA.

We work with financial advisors tied to accountancy firms and also have a partner IFA network for untied firms. This serves to protect the client, their accountant and us as HMRC registered administrator on pension advice and investment suitability.

Other News

Online Chat Support

If clients have joined our new online platform, we are available for online chat support and shortly, we will also be accessible via Whatsapp. We have a dedicated team to talk you through login and how it all works. Presently, we are open from 9-5 Office hours and we will look at weekend support if there is sufficient demand.

Website Updates

We are nearing the completion of the revamp of our website and this will contain a full online login facility which will be embedded into our platform. Clients can also access our new platform directly in the meantime simply by asking for an information pack. It is free, plus it is a UK fintech first!

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