



Using the platform

Retirement
.Capital



Head Office
18 Soho Square
London
W1D 3QL

Email: info@retirement.capital
Tel: 0330 311 0088

Welcome to your Retirement Capital.

Now that you have joined, this user guide provides a simple and helpful explanation on getting the best from your Retirement Capital account.

Two features of the platform are that it is simple to use and provides information at a scheme and member level.

Whether you are the only person in your SSAS, or family and other directors are in the scheme with you, information is broken down for everyone securely and accurately.

A FINTECH approach

Financial technology has changed how we manage our finances and access financial information.

No more is this evident from the growth in online payment services and online investing. Open banking has also encouraged greater choice for customers.

We believe that a SSAS may be the best pension choice for business owners and contractors. It delivers more investment choice, financial transparency and control. Plus you can add family to benefit from the scheme funds in the future.

The Retirement Capital platform opens the door to that choice and applications are available to help you secure your future.

Cutting Edge

Retirement Capital is a partnership of technologists, developers and pension practitioners.

Together we have developed the UK's first platform specifically for the small self administered scheme market through FINTECH.

We have developed a ground breaking customer relation management platform, with full API functionality allowing us to "plug in" to the world's leading financial and investment applications securely and efficiently.

Simple and Clear

Pensions can be confusing, but we have made the process jargon free. Whether you are choosing to make a contribution, or investing through the platform, the whole process is designed to cut the red tape and form filling, using a simple online system of communication.

Online support is available in your members account, low call phone numbers and a dedicated administrator can help you every step of the way.

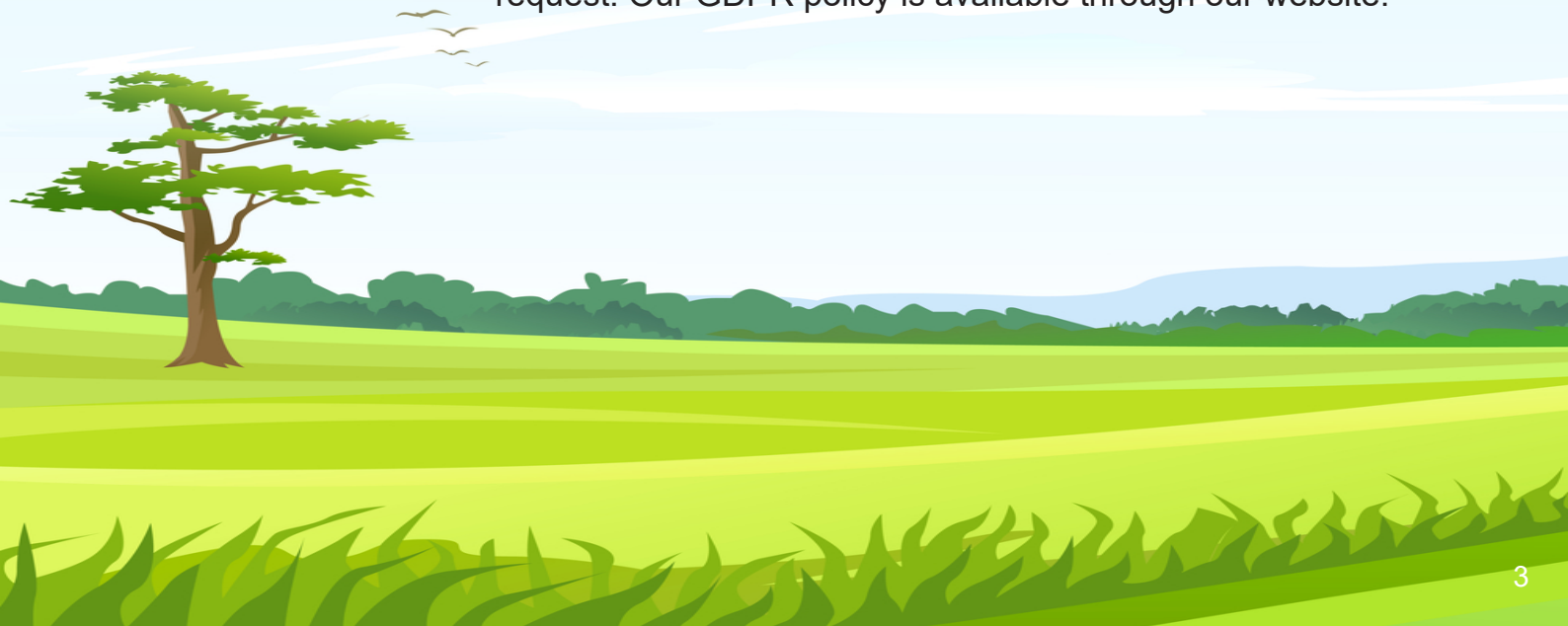
Secure

In an age when protection of data is of paramount concern and importance, we have designed and developed Retirement Capital with this foremost in our mind.

We run on the Azure Cloud, which is a Microsoft cloud application and used by governments and major industry. Azure meets a broad set of international and industry-specific compliance standards, such as ISO 27001, HIPAA, FedRAMP, SOC 1 and SOC 2.

We have strict limited access controls so only certain authorised persons can perform certain tasks and critical backup operations. Data is backed up continuously and we have inbuilt notifications so we are alerted early to any attempted infringements.

We have a risk and recovery insurance policy in place for each and every customer to ensure your data is protected and secure. A copy of our technology insurance cover is available on request. Our GDPR policy is available through our website.



Login

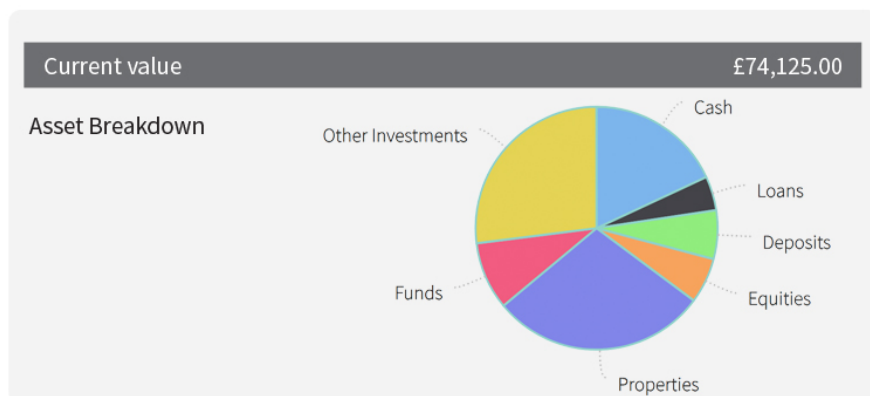
Your online dashboard gives you access to all the information you need for your SSAS.

Through our technology, we aggregate all your investment and pension information for your SSAS. We then auto-allocate funds and benefits across the members of the SSAS. This allows you to view the scheme holdings as well as the benefits specifically for you.

Provided that your investments are integrated, investment changes updates your SSAS account giving you a real time information which aggregates with your other holdings.

If you wish to change your email account or lose your password, re-activation must be made by calling us or using online support for security reasons.

Your investments will appear online once uploaded.



Projected value

Based on your current fund share of fund and current contribution rate, if you are presently contributing to your SSAS, your estimated retirement fund is:

Value £141,616.31

This estimated fund can pay you a once off tax free lump sum of £35,404.08 plus an annual income on retirement of £9,877.74 from your SSAS.

Manage SSAS

Manage money & investments

[Contribute](#)

[Invest](#)

[Transfer](#)

Manage fund details

[Change beneficiaries](#)

[Change bank account](#)

[Request withdrawal](#)

You can invest into any one or more asset classes securely

These include your business, property, and term deposits through a secure gateway.

We have produced an investment guide on how each of these options work.

Deposit accounts are protected under the Financial Services Compensation Scheme (FSCS) are only with UK providers. Investments funds are only in regulated funds backed by regulated financial advice, which is supported by FSCS.

So whether you are seeking the safety of the best savings rates or funds and commercial property this will be achievable via your dashboard.

Your cash account

Available cash

£13,400.00

Select in which type of asset you would like to invest in:



Use your SSAS as a loan to your company.

A tax effective way for business funding.

Loan



Build a property portfolio for your future through your SSAS

Property



Select one ore more funds to grow your investments.

Funds



Invest in savings deposits for a fixed return.

Deposits

PAYING MONEY IN ■■■

Your dashboard tells you how much has been paid into your SSAS and calculates what scope there is for further contributions.

Once you make the contribution, you will see your new cash balance the next working day and you can invest your money straightaway. Regular or one off payments can be paid at any time to your SSAS account.

TAKING MONEY OUT ■■■

From age 55, you can take as little or as much of your money that you wish and have this paid to you anywhere in the world!

You complete a simple and secure online instruction and this activates the payment to your nominated bank account the same day. You will receive a security check confirming the payments details.

For security reasons, we can only pay money to a bank account in your name or to a joint account. If you retire overseas, we will pay pension income gross and you will account for that tax at a local level.

We handle (online) the payment of any income tax due and will issue you at the end of each year a P60 showing what tax has been paid.



Look out for new "Apps" in phase 2

In 2019 we launched the UK's first FINTECH platform for the SSAS market.

We are rolling out applications in phases. We are developing apps in response to the demands of our customers and their advisors.

In phase 2 the following apps will be available for customers.

- ❖ Document storage facility for clients
- ❖ Inbuilt share dealing and trading application
- ❖ Advanced real time forecasting and pension planning app
- ❖ Integrated regulated UK funds app for investment management through your financial advisor, or class leading regulated market access where you do not have a financial advisor
- ❖ Crowdfunding integrated application for investing



KEEPING IN TOUCH ■■■



Here when you need us

We recognise that business owners often want a quick answer to a question without having to phone up or send an email.

That is why we are the only SSAS solution to offer online support from trained and experienced staff who can handle your questions, whether it is as simple as contribution amounts or something more technical, such as guidance on HMRC rules.

Our online support team operates from 9 am to 5 pm Monday to Friday.

Retirement .Capital



Contact Us

Retirement Capital
Head Office
18 Soho Square
London
W1D 3QL

Email: info@retirement.capital
Tel: 0330 311 0088

