

## *Your Welcome Pack*



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## 1. Meet your dedicated team

Your SSAS consultant is Paul Davies.

My email address is [pauld@retirement.capital](mailto:pauld@retirement.capital).

Paul is not always office based but can be reached on 0330 311 0088 through the main reception, who will patch the call directly to Paul.



Assisting Paul with the administration of your SSAS is Esther Salmon. Esther's email address is [esther@retirement.capital](mailto:esther@retirement.capital).

Esther is office based and you can reach her on 0330 311 0088.



### Additional Support

There are additional members that you may sometimes hear from that have been allocated to you. The two key people are:

**Galina**  
**Online Support Manager**



**Tony**  
**Technical Projects**



## Keeping in Touch and Meetings

We prefer email to post as it keeps a permanent record of correspondence easier (we scan and keep a record of everything) and plus we can respond to you quicker.

Occasionally, there may be items which require postal correspondence. Our data processing is at Venture Wales, Pentrebach, Merthyr Tydfil. CF48 4DR.

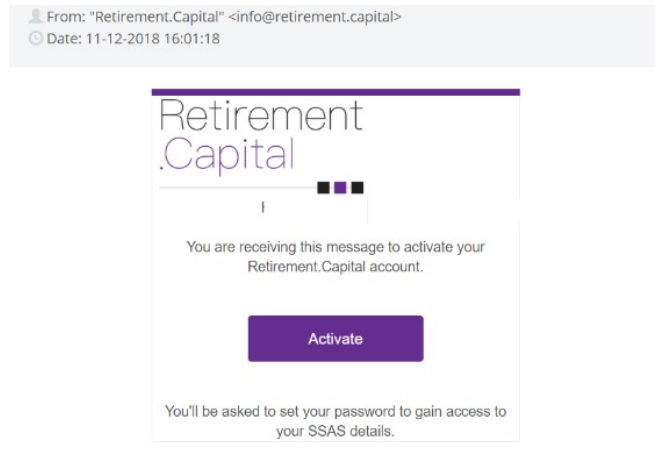
We have also opened a city office in London which we use for consultancy work, meetings and one to one advice. This is at 18 Soho Square, London. If you wish to have a one to one meeting with a consultant this is where the meeting can take place.

Given the changes on social distancing, we have also opened a Zoom and Google Meet account. Please connect with us on Google Meet at [info@retirement.capital](mailto:info@retirement.capital) if you use Gmail or Zoom where you do not.

We have launched a facebook page where we will share our ideas and know how on SSAS. Simply search under Retirement Capital or SSAS Experts and you can connect to our posts, ideas and input as we develop.

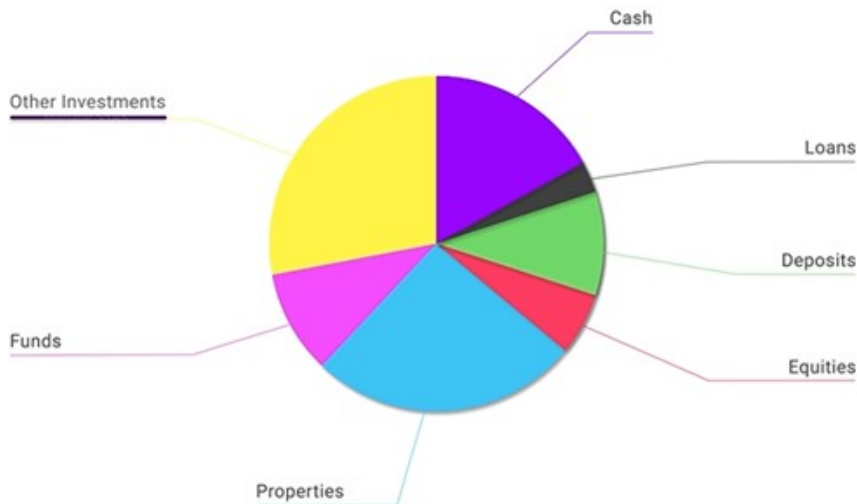
## 2. Accessing your SSAS

Our new online system allows you to access your SSAS through a smart, secure and simple dashboard. Once you have confirmed your registration, you will receive an email with a link to your account.



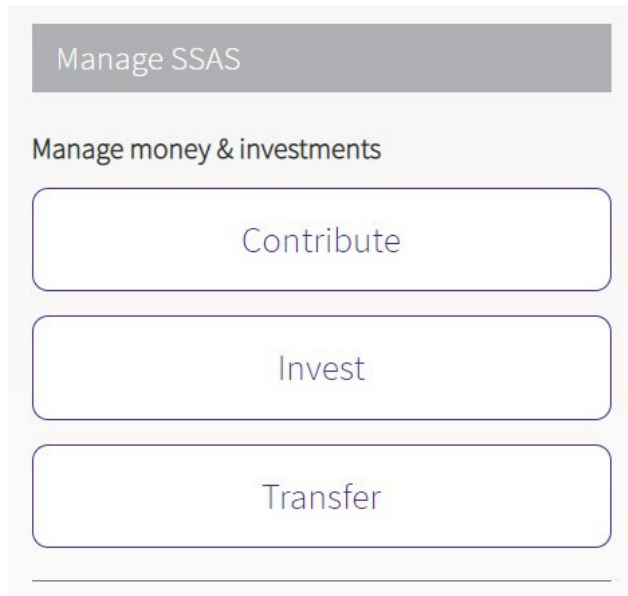
By clicking on the link, you will be taken to your dashboard, which will give you a breakdown of your SSAS investments, plus a current value of your pension scheme.

It will also provide you with a projection until your selected retirement age, with lump sum and pension income payable. Here is a sample of how your breakdown can appear appear.



### 3. Using the features of your SSAS

From your dashboard you can manage certain parts of your SSAS.



#### Contribute

When you choose the contribution button, you will see an immediate figure of the amount you have paid into your SSAS in this tax year plus your remaining annual allowance.

If you wish to set up monthly or quarterly contributions, simply speak with a member of the support team and we will action this for you.

Your dashboard shows your account number, sort code and scheme name. The contributed amount will appear the following working day on your account dashboard.

#### Invest

By selecting manage funds, you will be presented with a few options.

Firstly, you will see how much cash you have to invest. Remember though you can always pay additional contributions to your SSAS.

Your cash where we are the registered administrator or independent trustee will be held with AIB Bank in an account registered in the name of your pension scheme. You will always see the available balance online for investment.

## Your cash account

Available cash

£100,000.00

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



Property in your name or that of your business, can be sold to your SSAS (part or all). Subject to valuation. The lease income is tax deductible.

Property



Access Crowdfunder.co.uk for the latest property crowdfunding projects.

Crowdfunding



Access an Investment Manager for your SSAS.

Investment Manager



Invest in savings deposits for a fixed return.

Deposits



Access global stocks markets for online investing.

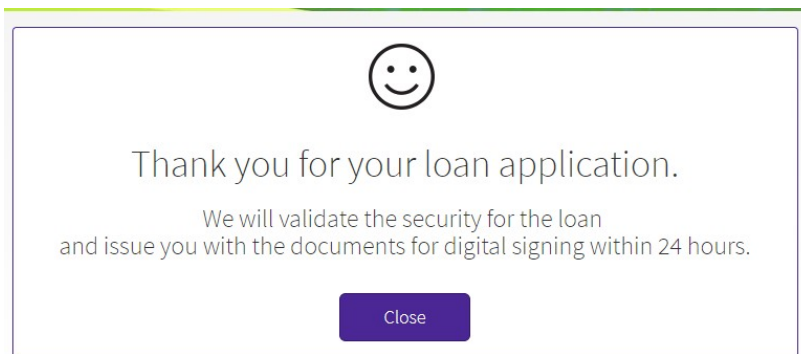
Stocks and Shares

### Investment choices

You have several options available:

#### A. Employer Related Loans

You can apply for a pension scheme loan for your business and set the interest rate and terms that will apply. By signing and agreeing to this loan, the desired loan amount is credited to your nominated business account the following working day. Once your application is successful the following message appears



## B. Property Investment

Property can be searched using Zoopla or added to your dashboard via an instruction once you have secured terms for the property purchase. You can also source property via Crowdfwithus London.

### Properties

Total property value


£0.00


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SEARCH FOR PROPERTY

1. Find a property on Zoopla

2. Return here and apply to add it to your SSAS





Search property

< Back


Add property to your SSAS




## Commercial property for sale

Search for commercial property for sale across the UK


Property type

 Offices ▼


Units

 Square feet ▼


Min unit size

 No min ▼


Max unit size

 No max ▼

Min price

 No min ▼

Max price

 £550,000 ▼

[Advanced search options](#) ▼

Search

Our property team will assist with the purchase, completion and ongoing management of the property in your SSAS. Property rental income can be viewed through your dashboard and property events are notified and managed online.

## Properties

Total property value

£20938.00

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Address:

Value: £20938.00

Valuation date: 05/04/2018

Acquisition date: 30/11/2016

Rental income: £0.00


Arrears: No

Your investment stake in this property:

£20938.00

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SEARCH FOR PROPERTY



1. Find a property on Zoopla

2. Return here and apply to add it to your SSAS

Zoopla

Search property

### C. Deposits

Clients can access the latest deposit rates for their SSAS account through your dashboard.

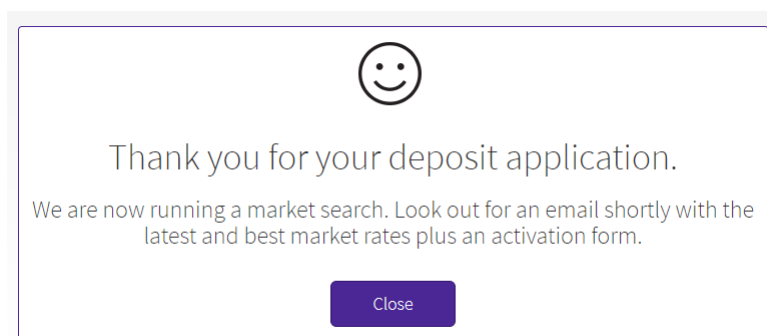
## Your deposit

Simply state the amount and deposit term. All term deposits are FSCS protected.

How much do you want to deposit?

What's the duration of the deposit?



[< Back](#) [Apply](#)



You will receive a notification of the best product available for the term once our online search has completed.

Thank you for your deposit application.

The most favourable rate for the term of 1 year is Investec Bank of 2 Gresham Street. London. 30 Gresham St, London EC2V 5QP, UK.



The rate of interest payable for the term is 1.55%

**This means your deposit of £5500 would be worth £5596.25 in one year's time**

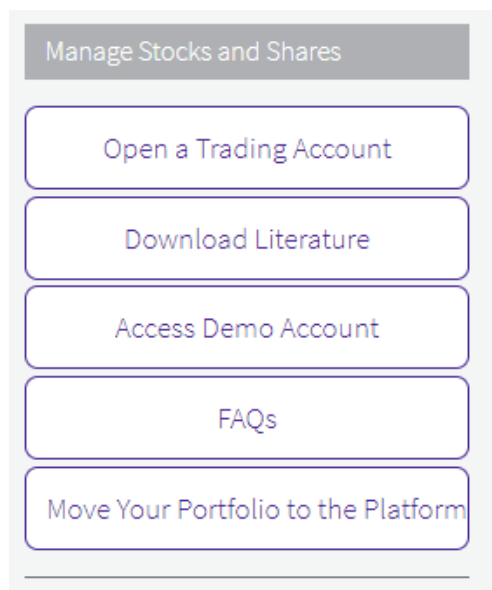
To activate this application reply: **Accept**

We deal directly with the deposit provider on your behalf and with your instruction, your desired deposit amount is invested. Changes in the value of your deposits appear in the dashboard account alongside other holdings.

### **Other Investments**

If you have a financial and investment advisor, investments made with them can be added to your platform account. Simply provide us with the investments you intend to make with your financial advisors contact details. We will then ensure that the investment is added to your dashboard account alongside your other holdings.

Direct stock market, currency and securities investing will be live to your account via Interactive Investors.



Access Investment Manager will be launched in the autumn and will allow you to directly appoint an investment manager based on a best of basis for your SSAS, either in conjunction with your IFA, or directly.


## D. Manage Holdings

Manage Holdings provides a detailed view of each holding you have. From your manage holdings dashboard, you can add additional investments to your account. Here is how your loan account will look on your dashboard

We break each investment down from a scheme level, to a member level which reflects your stake in the investment holding.

This example shows the position where you have a pension scheme loan in place. As loan repayments are received, so the loan account reduces in value.

|                                     |                 |                            |
|-------------------------------------|-----------------|----------------------------|
| Invested in outstanding loan (s)    |                 | £70000.00                  |
| <hr/>                               |                 |                            |
| <b>Test Loan 2</b>                  |                 |                            |
| Loan amount:                        | £70000.00       |                            |
| Balance outstanding:                | £70000.00       |                            |
| Valuation date outstanding balance: | 26/01/2020      |                            |
| Interest rate:                      | 3.00%           |                            |
| Repayment amount:                   | £70000.00       |                            |
| Repayment frequency:                | Y               |                            |
| Final repayment date:               | 26/01/2025      |                            |
| Security:                           | Floating Charge |                            |
| Your personal stake in this loan    |                 | £70000.00                  |
| <hr/>                               |                 |                            |
| <a href="#">&lt; Back</a>           |                 | <a href="#">Add a loan</a> |

|  |                               |   |
|--|-------------------------------|---|
| Total property value   |                               | £200000.00                                |
| <hr/>  |                               |   |
| <b>Testschemeproperty</b>  |                               |   |
| Address:   | 90 Main Street, Luton. L1 1AA |   |
| Value:   | £200000.00                    |   |
| Valuation date:  | 14/04/2020                    |   |
| Acquisition date:  | 14/04/2020                    |   |
| Rental income:   | £5000.00                      |   |
| Arrears:   | No                            |   |
| Your investment stake in this property:  |                               | £200000.00                                |
| <hr/>  |                               |   |
| <div><div><div>SEARCH FOR PROPERTY</div><div><div>1. Find a property on Zoopla</div><div>2. Return here and apply to add it to your SSAS</div></div><div><b>Zoopla</b></div></div><div><div></div><div><div>Search property</div></div></div></div> |                               |   |
| <hr/>  |                               |   |
| <a href="#">&lt; Back</a>  |                               | <a href="#">Add property to your SSAS</a> |

In this example, the customer has a commercial property and a breakdown of the relevant information is held here. If the rental payments are not up to date, this will also show in the dashboard account. In this example, the customer is entitled to 100% of the property held by the pension scheme.

We are adding more functionality all the time, so please look out for new updates as we develop!

## 4. Withdrawing money

If you are age over 55, you can withdraw cash from your pension account. If you have funds invested, money from your investments (if available) can be transferred to your cash account.

You can take pension income, a tax free lump sum or any combination via your dashboard through a few simple steps online.

Once we receive your instruction, the payment process is completed the following working day. If you choose to take regular payments, we provide this service via a monthly payroll to your nominated account. We will only pay pension income to you and not to a third party for security reasons.

There are a number of options available to you where you draw pension income, including purchasing an annuity. Whilst we do not provide financial advice, we can put you in touch with a financial advisor with specialist experience in this area.

### Withdrawal request

Step 1 of 2: Your withdrawal

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#### About you

|                                      |                        |
|--------------------------------------|------------------------|
| Name                                 | Alex                   |
| Surname                              | Bondar                 |
| Your NI number                       | RF239293               |
| Email                                | jekopa7427@repshop.net |
| Mobile number                        |                        |
| Alternative mobile number (Optional) | <input type="text"/>   |

#### Type of withdrawal

What type of withdrawal do you want to make?





- ☐ A once off tax free lumpsum
- ☐ Draw regular income
- ☐ Both; a once off lumpsum and a regular income.

Please check on of the options below.

Next

## 5. Transferring in other pensions

If you have pensions from elsewhere you can generally transfer these to your SSAS. This can be activated through your online dashboard.

- 1  Select the type of transfer you wish to make.
- 2  Provide us with information about your pension.
- 3  Inform us of your financial advice preference.  
Provide us with your financial advisor details or we will provide a financial advisor should you require one.
- 4  Initiate the transfer process.  
We will contact the appointed financial advisor to start the transfer as well as keep you informed or provide you with administrative assistance should you not have a financial advisor.
- 5  Your old pension provider executes the transfer of funds to your SSAS. The funds will show on your dashboard once they have been received.

## 6. Going forward and your protection

Your data and security is protected by a £1,000,000 professional indemnity insurance policy through Hiscox Insurance for each and every claim.

Retirement Capital platform is operated by the Practitioners Partnership LP, which is a financial technology limited partnership whose registered office is situated at World Trade Centre, Gibraltar. GX11 1AA. Retirement Capital is a trade name under licence held by the Practitioners Partnership LP.

Our data consent and terms of use policy are given on our website <https://retirement.capital/Policy/Privacy> and <https://retirement.capital/Policy/TermsOfUse>.

You are covered by our comprehensive insurance policy which also covers:

- breach of any contract between us and you, including reasonable compensatory payments, where the claim is brought by you;
- infringement of intellectual property rights like copyright or trademark;
- negligence or breach of duty: if we fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in our work;
- work undertaken on your behalf by sub-contractors or outsourcers.
- dishonesty of our employees, sub-contractors and outsourcers;
- network security and personal data events, including the transmission of a computer virus, denial of service attacks and unauthorised use or disclosure of personal or confidential corporate data.