

# How it works



Retirement  
.Capital



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Retirement Capital is an innovative partnership that brings together the best industry brains to help you build retirement capital for your future.

The Retirement Capital platform allows you to setup, manage and build money in your SSAS within a safe, innovative and rewarding way.

Retirement Capital is designed through Fintech for the SSAS customer to make the running of your SSAS cutting edge, simple and secure.

# Set up a new SSAS

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Small Self Administered Schemes (SSAS) are pension schemes which allow you to build retirement capital in the future.

SSAS can be suitable for people who own their own business (perhaps as a contractor via a limited company) and would like greater flexibility on pension investment and planning than traditional personal pensions.

Not everyone can have a SSAS, the three requirements are:



YOU MUST RUN  
YOUR OWN BUSINESS  
(SUCH AS A LIMITED COMPANY)



YOU HAVE NOT BEEN  
INVOLVED IN TAX  
AVOIDANCE SCHEMES



YOU  
CANNOT BE  
A BANKRUPT

This is because you will be a trustee of your own SSAS and like other pension schemes, enjoyment of tax privileges is given by HMRC, who regulate the taxation of pensions.



# Set up is simple and online:



Your personal details, including address, date of birth



The name of your business as it appears on companies house



The type of investments you wish to make

Once you have registered, companies house and bankruptcy automated searches validate your application. You will be required to provide a copy (uploaded of your ID so we can also ensure you are protected from identity theft).

If your application is validated, we will email you the digital signing documents on the same working day. We digitally submit these onto HMRC who will tax register your SSAS. We may need sometimes additional tax information, and we will contact your accountant (with your prior consent) for this.

We will confirm to you via email or SMS to your mobile once your SSAS is tax registered so you can start investing. You will need to allow up to 90 days for HMRC to tax register your SSAS.

# Or, Upload your current SSAS

When you sign up to the Retirement Capital platform you can upload your current SSAS to the platform online.

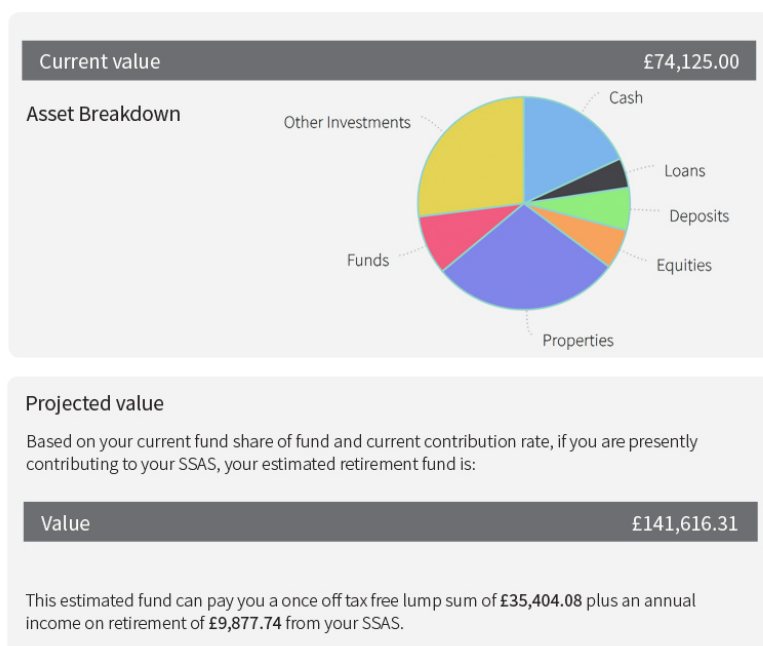
This is enabled through a unique electronic signing process, developed in conjunction with Docusign, which is the World's No.1 software system for authentication services, user identity management and workflow automation signing.

Through our technology, we contact your current SSAS provider and with your authorisation, obtain the documentation we need to complete a scheme takeover to your Retirement Capital account. Your investments are always registered in your name as trustee of your own SSAS.

We keep you updated through email or if you prefer, an SMS message to your mobile the progress of your takeover.

Once we have completed the formalities with your previous provider you can view online all your holdings on your dashboard. You will see an immediate forecast of your future fund value, tax free lump sum and income and this changes as your funds grow. It takes up to 30 days to complete a takeover of your SSAS from another provider.

## Your investments will appear online once uploaded.



**Manage SSAS**

Manage money & investments

[Contribute](#)

[Invest](#)

[Transfer](#)

Manage fund details

[Change beneficiaries](#)

[Change bank account](#)

[Request withdrawal](#)

## You can choose to invest through your dashboard into any one or more asset classes.

These include your business, property, investment funds\* 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 commercial property this is all 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

*\*Investment funds will be transacted through your regulated financial advisor and managed through your dashboard where API is available.*

## PAYING MONEY IN ■■■

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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 ■■■

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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.



## KEEPING IN TOUCH ■■■



We offer weekend and evening support, so that you are not restricted to 9–5 or response times through email.

This is ideal for customers who want an immediate response to your needs. Many customers we have found tend to look at their pension planning occasionally and outside normal working hours, perhaps on the weekends or in the evening. Our online chat and different support levels has been configured to meet your exact needs. Reflecting this, we offer three service levels:

- ✓ **CORE** : Provides online support day, evening and weekends. Platform management and investment of funds. All reporting, tax return and online scheme administration by our servicing team.
- ✓ **MANAGED** – offers all of the core service plus a dedicated administrator and consultant to help you get on the right track with a personal one to one service.
- ✓ **BESPOKE** – gets all of the above plus technical, and taxation specialists for planning. This is often used for people who want to fast track the growth of their retirement capital and need tax planning assistance around this.



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