



HARTLEY SSAS

THE HARTLEY SSAS OCCUPATIONAL PENSION SCHEME PROVIDES THE FLEXIBILITY TO CONTROL INVESTMENT POLICY AND UNDERLYING ASSETS FOR UP TO 11 MEMBERS.

Pooled funds mean common investment goals, so you can buy your company's commercial property or offer a loan to your company. Each member owns a percentage of the fund, valued in proportion with the amount they have contributed and withdrawn from the scheme.

TRANSPARENCY ON CHARGES

The charging structure of the Hartley Small Self Administered Scheme (SSAS) is transparent. There are no hidden charges.

Establishment Fee	£600 per scheme + VAT
Administration Fee (Per Member)	
Uncrystallised Scheme	£300 pa + VAT
Crystallise Benefit Charge	£150 pa + VAT
Crystallised Scheme	£450 pa + VAT
SSAS Scheme Takeover	£750 pa + VAT

The Establishment Fee of £600 + VAT covers the initial setup and registration with the relevant regulators, plus all pension fund transfers in and your investment administration. The Uncrystallised product allows you to grow your pension savings within investment assets of your choice prior to taking any pension benefits. The annual Administration Fee is charged per member in advance and covers the day-to-day administration of your SSAS – including collecting pension contributions, providing an annual valuation and completing all HMRC and The Pension Regulator (TPR) reporting to maintain the tax efficiency of your pension.



When you decide to take your pension benefits, you will move to the Crystallised product.

A setup fee is charged to cover the administration costs of calculating and paying your initial benefits. The Crystallised Policy administration includes all drawdown options of the Uncrystallised Funds Pension Lump Sum (UFPLS) – capped drawdown, flexi-access, small pots and triviality payments. The administration fee covers up to 24 pension payments, calculating income tax, benefit reviews and ensuring your pension remains HMRC and TPR compliant.

A LIMITED COMPANY REQUIRES A SHORT TERM LOAN. THEY HAD ENQUIRED WITH THEIR BANK AND WERE SURPRISED BY THE HIGH SETUP FEES AND RELUCTANCE TO LEND THE MONEY THEY REQUIRE. AN SSAS SCHEME CAN LEND 50% OF THEIR OVERALL FUND VALUE TO THE COMPANY. THE LOAN MUST BE AT COMMERCIAL RATES AND MEET VARIOUS HMRC CONDITIONS. THE PENSION SCHEME WILL BENEFIT FROM COMMERCIAL INTEREST RATES AND THE COMPANY WILL BENEFIT FROM RECEIVING THE LOAN.

OTHER SSAS CHARGES

Property acquisition	£600 + VAT
Property administration	£250 + VAT pa
Property disposal	£300 + VAT
Scheme borrowing establishment	£500 + VAT
Employer loanback	£500 + VAT
Implementation of pension sharing order	£750 + VAT
Payment of death benefits	£400 + VAT
New trust deed	£150 + VAT
Individual transfer out	£300 + VAT

Hartley Pensions have provided pension products to clients for over 35 years, and purchased its first commercial property for clients in 1982. We are not a call centre – your calls are answered by a trained pension professional. Every client gets their own personal Pension Administrator, who holds industry-recognised qualifications. To us, you are not just another customer – we understand that every client has specific requirements. We are here to make the complex world of pensions simple.

IMPORTANT INFORMATION

The FCA defines a difference between Standard Assets and Non Standard Assets (NSA) held within pensions. If you wish NSAs to be held within your SSAS, we charge an additional administration fee of £250 + VAT pa due to the extra costs associated with us holding this type of asset. Please read the Key Features Document and the Hartley SSAS Terms & Conditions in full prior to applying for a Hartley SSAS. These documents and further information can be found on our website. Hartley Pensions are not authorised to give financial advice. We strongly recommend you seek independent financial advice from an FCA-authorized individual and tax advice from a suitably qualified tax adviser so they can tailor recommendations based on your personal circumstances and future requirements.



Hartley Pensions Ltd

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