



Small Self Administered Scheme

Reasons Why A J Bell SSAS

When the A J Bell Group launched in 1995 we initially only offered SSAS Pensioner Trustee and Actuarial services. The background of our Chief Executive, Andy Bell, and other senior personnel lies in the SSAS market and we have an enviable depth of experience in this field.

The Group has since grown to become one of the largest independent providers of SSAS and SIPP services in the United Kingdom. A passion for detail and a desire to offer a superior service proposition have always been at the heart of our business model. The SSAS market is here to stay and we are committed to it.

A SSAS still remains the vehicle of choice in many client situations often for one or more of the following reasons:-

- a. Larger schemes typically with family membership where the costs of operation per member are reduced.
- b. Where loanback facilities may still exist or be required.
- c. Where scheme specific cash protection needs to be retained.
- d. Where the ability to pool investments and share risk is desired.
- e. Where control of the scheme investments and the ability to change trustee/administrator without the need to incur in-specie transfer costs is required.

We believe that operating in an environment where, on the face of things, there are very few rules is difficult and a carefully considered approach by SSAS providers is, better for all concerned than a more cavalier one. Most clients and their advisers want certainty that investments and transactions will not lead to unexpected difficulties or financial costs at a later date. We offer optimum flexibility but at minimum risk to IFAs and their clients. We are measured in our approach and do not offer gimmicks or promote headline grabbing loopholes that may incur the wrath of Her Majesty's Revenue & Customs (HMRC). Overlaying everything is our desire to offer IFAs and their clients a superior servicing experience and to ensure that they do not suffer unexpected tax charges or difficulties.

Set out below is a summary of the Features and Benefits available to your client if they use an A J Bell SSAS.

Feature	Benefit
Professional Trustee	<p>Far from simplifying pensions legislation Finance Act 2004 has in many respects increased the complexity in the SSAS market.</p> <p>We act as Professional Trustee to provide guidance and support to the Member Trustees and their professional advisers as required.</p>
Joint Scheme Administrator	<p>The role of the Scheme Administrator is crucial post A-Day.</p> <p>Whilst many firms have shied away from acting in this capacity we will perform this function jointly with the Member Trustees and will carry out the day to day online reporting and liaison with HMRC.</p>
Scheme Accounts	<p>We provide these as standard within our basic fee structure resulting in potential cost savings to the client.</p> <p>These are often either not provided by other providers in the SSAS market or charged at extra cost.</p>
Allocated SSAS Consultant	<p>Our SSAS consultants hold a wealth of experience in the SSAS market. You will have access to a valuable resource for general legislative and strategic issues.</p> <p>Review meetings with clients and advisers can be an integral part of our approach and service.</p>
Dedicated Administrator	<p>You and your clients will benefit from a specific and accountable point of contact for the administration of their scheme.</p> <p>The scheme administrator will carry out detailed pre and post scheme year end reviews to ensure that the scheme runs smoothly.</p>

Deposits can be taken out with any bank	Clients are not restricted to one banking institution meaning they are free to take advantage of superior cash returns in the deposit market.
Investment accounts can be opened with any FSA authorised stockbroker	Ultimate flexibility with no set panel of stockbrokers / discretionary investment managers. Multiple firms can be used.
Property Purchase: - Any lender, Surveyor and Solicitor	The Member Trustees can take advantage of the most competitive terms in the market and/or use their own, or their advisers, existing professional relationships. We do not automatically request environmental reports, which often come at significant extra cost and are not always required.
Property Purchase: - We do not impose a compulsory property manager	One of the Member Trustees will normally act as the property manager. This can lead to significant cost savings as some SSAS administrators insist on a particular third party property manager being employed.
Fees tailored at scheme level	Each scheme has a tailor made terms of business with the basic annual fee reflecting scheme membership and the range of investments held. Your clients pay a price consistent with the constitution of and specific requirements of their scheme. They do not pay for services they do not require.
Investment/Financial Services advice	Although our SSAS consultants are more than happy to discuss the overall client and scheme strategies with you, we do not offer financial services regulated advice. Unlike some other SSAS administrators you will not find us trying to offer your client other services!

Contact Details

For further information about SSASs, please contact our dedicated SSAS consultants - Anne McKenna, Mike Stephens or Robin Larby on:

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Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

Sippdeal, Sippdealxtra and SIPPcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21