

SSAS

Benefits guide

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1. Introduction

This guide has been designed to help you make the right choices when deciding what benefits to take from your SSAS.

It explains:

- the options available to you
- the benefits and risks associated with those options
- how you can let us know which option you have chosen
- what happens next
- what happens to your benefits when you die

2. SSAS benefits – the basics

Your SSAS provides you with the flexibility to choose the age, from 55 (rising to 57 in 2028), at which you want to start receiving your benefits.

Once you have made this choice you can choose to draw a pension from your SSAS through:

income drawdown - also known as flexi-access drawdown and /or

taxable lump sums - also known as uncrystallised pension lump sums

and /or

purchasing a guaranteed lifetime pension (or an 'annuity') - from an insurance company.

If you choose drawdown or an annuity you can usually also receive a tax-free lump sum – also known as a pension commencement lump sum - from your SSAS. The lump sum will normally be 25% of the value of the fund being used to provide your benefits, although this may vary if you have registered with HM Revenue & Customs (HMRC) for protection of your benefits, or have used up all or most of your lifetime allowance.

If you choose taxable lump sums, 25% will be tax-free with the remaining 75% subject to Income Tax.

When considering your options you should be aware that this may have an effect on the amount you can contribute to your SSAS. Before you access your pension, the annual limit on contributions is £40,000. Once you have flexibly accessed your benefits the amount you can pay to money purchase pensions, including your SSAS, drops to £4,000. You flexibly access your pension by taking a taxable lump sum, an income under flexi-access drawdown or a flexible annuity. If you only take a tax-free lump sum and no income from drawdown the limit on contributions is not affected.

If you choose to take income drawdown from your SSAS, your pension fund can continue to remain invested in a tax-efficient manner beyond your retirement.

Investments held within your pension grow free from Income Tax and Capital Gains Tax.

Both flexi-access drawdown and the taxable lump sums allow you to take as much or as little income from your SSAS as you wish. This allows you to tailor your income to your immediate circumstances.

When considering the level of income to take you should consider whether it will be sustainable for the rest of your life and how much tax you will have to pay on the income.

If you started drawdown before 6 April 2015 you may be in 'capped drawdown'. Under capped drawdown the amount of income you can receive each year is subject to limits set by HMRC. You can switch from capped to flexi-access drawdown at any point but should remember that this will mean the amount you can pay into your SSAS will drop from £40,000 to £4,000 a year.

If you choose to purchase an annuity, your pension fund is passed to an insurance company which converts it into a pension income payable to you for the rest of your life.

You can choose an annuity that only provides a pension for you, or you can choose one that also provides a pension for your spouse or partner after you die. You also have the choice of whether you want your pension to remain level throughout your retirement, whether you want it to increase as you get older or whether you want to allow for payments that can decrease over time. This may be useful if you have other sources of income that will only become payable at a later date.

These choices will affect the level of your initial and ongoing pension. Further information will be available from the insurance company and may also be obtained from a suitably qualified financial adviser. As we cannot give you advice, we recommend that you contact your financial adviser to discuss matters further. If you need help finding a suitably qualified financial adviser in your area, the following websites may prove useful.

register.fca.org.uk/directory/s

unbiased.co.uk

vouchedfor.co.uk

moneyadvice.service.org.uk

Your SSAS does not offer the scheme pension option, although you may transfer your benefits to an arrangement offering this facility.

2.1 Annuity, income drawdown and taxable lump sums – the commitments and risks

If you choose to access your SSAS using either drawdown or taxable lump sums, your commitments will be:

- to choose an initial income level suitable for you
- to determine the most appropriate investment strategy for you
- to review your investment strategy regularly with your adviser
- to regularly review your income level and whether to continue taking those benefits (or purchase an annuity)
- to comply with our Terms of Business and pay the SSAS charges
- to notify us of any changes to your personal circumstances that might affect your SSAS, particularly those affecting your eligibility to receive benefits.

The risks are:

- your pension fund will remain invested and the value of the underlying investments can fall as well as rise and is not guaranteed. This may reduce or increase the level of pension you can take.
- the income you take from your SSAS may not be sustainable particularly if investment returns are low. The higher the income you take, the greater the chance that it will reduce in the future. If your SSAS runs out of funds it could leave you relying on other sources of income for the rest of your retirement.
- payments you take from your SSAS are subject to Income Tax. You may have to pay a significant amount of tax if you make large withdrawals in a short period of time.
- cash and investments held within your SSAS benefit from significant tax advantages when compared with cash and investments you hold outside pensions.
- lump sum payments to beneficiaries after you die available from your pension after you have reached age 75 are subject to tax charges.
- the pension you receive from your SSAS is not fixed or guaranteed for life. If security of income is important to you then you should consider taking an annuity.
- not buying an annuity may result in the annuity available to you at a later date being lower.
- purchasing an annuity may mean you receive the benefit of a cross-subsidy from the funds of annuitants who have died. Income drawdown does not offer this cross-subsidy.
- If you have a small SSAS and no other assets or income to fall back on, the financial impact of these risks may be greater.

- If you are in ill health, annuities may offer you an enhanced income. Income drawdown does not offer this.
- If you place any part of your SSAS in drawdown, you will not be eligible to receive a serious ill-health lump sum from the drawdown fund.

If you choose to purchase an annuity from your SSAS, your commitments will be:

- to decide whether it is the right time to purchase an annuity or whether delaying the purchase might result in a higher annuity.
- to shop around to make sure that the type of annuity and options you choose are right for you.
- to consider whether you wish to provide a pension for your spouse or partner after your death.
- to check whether any of your circumstances mean you qualify for an enhanced annuity.
- to consider whether you wish to purchase an annuity that will increase over time, one which stays level, or one which allows for payments to decrease over time. Your choice will have an impact on the level of payments you receive at the start of your annuity and how the value of these is affected over time by inflation.
- to bear the underlying expenses of the insurance company as implicitly contained in the annuity rate.

The risks are:

- your choice to purchase an annuity, and the type of annuity you choose, is a one-off decision that cannot be reversed. Your circumstances may change in the future meaning your choice of annuity is no longer right for you
- the pension available to you from the annuity market may be low when you choose to purchase the annuity
- you are not able to transfer your benefits from one insurance company to another once an annuity has been purchased
- you may not benefit from future growth in your fund after you have purchased an annuity
- your date of death may mean you are cross-subsidising the pension being paid to annuitants who live longer than you
- annuity rates vary continuously as a result of a complex set of factors. This makes the timing of your annuity purchase important.

3. Your benefits options

3.1 Lump sums

Tax-free lump sum (also known as ‘pension commencement lump sum’)

One of the retirement benefits available from your SSAS is a lump sum (currently tax-free). This is known as a pension commencement lump sum.

You can have a tax-free sum up to the lower of:

- 25% of the value of the fund you use to provide your benefits and
- 25% of your unused lifetime allowance.

You may be able to receive a lump sum greater than this if you have registered with HMRC for protection of your fund or lump sum rights. If you hold lump-sum protection, when you decide to access your pension you will be asked to provide details together with a copy of your protection certificate.

Taking a tax-free lump sum and no income does not restrict the amount you can contribute to your SSAS. However, you cannot take a tax-free lump sum with the intention of using some or all of it to fund a large increase in pension contributions. This is known as “recycling” your lump sum and will result in significant tax charges being imposed on the value of the lump sum.

Taxable lump sum (also referred to as ‘uncrystallised funds pension lump sum’)

You also have the option of taking unrestricted lump sums from any part of your SSAS that you have not previously accessed, subject to the lifetime allowance.

This means you can take up to 100% of your pension as a lump sum, with 25% tax-free and the balance taxed at your marginal rate of Income Tax. You can take one-off payments whenever you like, or set up a series of regular lump sum payments.

Any funds left in your pension after the lump sum has been paid out will remain invested for you to take further lump sums or income in the future.

Once you have accessed your pension in this way the amount you can contribute to money purchase pensions, including your SSAS, will be reduced to £4,000 each tax year.

3.2 Income drawdown

If you choose to take a tax-free lump sum from your SSAS the remaining fund will be used to provide you with a pension. If you do not choose to purchase an annuity (or a guaranteed lifetime pension, see section 3.3 below for more details), the funds remaining in your SSAS will be

used to provide you with income drawdown benefits. These benefits will be provided either as flexi-access drawdown or, if you hold drawdown benefits that started before 6 April 2015, capped drawdown.

Drawdown pension (flexi-access drawdown)

With ‘flexi-access drawdown’, your fund remains invested and you draw a pension from your fund as and when you choose. There is no minimum or maximum pension, so you can elect to take nil income, a regular fixed amount or as much of your fund ad hoc as you wish.

Payments you receive from a drawdown pension are subject to Income Tax. You should make sure that you understand how much tax you may have to pay when deciding how much pension to take. Taking a high level of pension in a short period of time may mean you pay more tax than you were expecting.

If you decide to take a pension you can choose to take this regularly, or you can choose to take one-off payments to suit your own circumstances. This gives you the flexibility to vary or stop the pension you take from your fund to suit your immediate requirements.

Taking any pension under flexi-access drawdown will reduce the amount you can contribute to your SSAS and other money purchase pensions each tax year to £4,000.

We do not allow the purchase of short-term annuities from your drawdown fund, but you can choose to purchase a lifetime guaranteed pension, or lifetime annuity, from your drawdown fund at any time.

If you purchase an annuity from your drawdown fund a further test against the lifetime allowance will be carried out, except where the drawdown commenced before 6 April 2006 and further drawdown funds have not been added

Drawdown pension (capped drawdown)

If you started your drawdown pension before 6 April 2015, you may be in a different form of drawdown pension called ‘capped drawdown’. This works in a similar way to flexi-access drawdown, but the amount of pension you can take is subject to a maximum limit set by HMRC.

The maximum level of annual income is currently set at 150% of the Government Actuary’s Department relevant annuity rate. This varies depending on your age and returns from Government securities. It is applied to the value of your pension fund at the date the fund is first used to provide drawdown pension and at each subsequent review.

The maximum pension available from your drawdown fund will be reviewed every three years until you reach age 75, and annually from then on. Until you are 75, you can elect to have the maximum pension reviewed at any

anniversary of the date your fund was put into income drawdown. You must tell us that you wish to do this before the relevant anniversary.

You can move further funds into your capped drawdown fund. Whilst you remain in capped drawdown you retain the option of contributing up to £40,000 to your SSAS each tax year. You can move from capped drawdown to flexi-access drawdown at any time simply by completing our 'capped to flexi-access drawdown conversion form'.

3.3 Lifetime annuity

Purchasing a guaranteed lifetime pension, or a 'lifetime annuity', involves passing your pension fund to an insurance company which in return agrees to provide a pension income to you for the rest of your life and, if you choose, a pension income for your spouse or partner when you die.

In general, with annuities there are no HMRC set limits within which you must choose the level of pension to take each year. Instead, each insurance company decides what level of pension it is willing to provide to you depending on your own circumstances, the amount to be used to purchase the annuity and the type of annuity you select. The annuity offered by insurance companies can vary considerably and so it is important that you shop around to obtain the best deal.

You will need to make a number of choices regarding the type of annuity you wish to purchase. These will include:

- Level, escalating or decreasing pension income – choosing an escalating annuity will help to protect your income against inflation, but because your income will increase in the future, the starting level of the annuity will be lower. There can be substantial differences between escalating and level annuities. When considering this you must balance the option of rising future long-term income levels against lower initial income levels. You should consider factors such as your health, how long you might be receiving a pension and the long-term effect of inflation. You might want to choose an annuity that allows the income to decrease if you have other income sources payable at a later time.
- If you do choose an annuity that can decrease in value the amount you can contribute to your SSAS and other money purchase pensions will be reduced to £4,000 a year. Purchasing a traditional annuity that cannot decrease will not reduce your permitted contributions.
- Type of escalating annuity – if you choose to purchase an escalating annuity, you will have flexibility over the level of escalation. You can usually choose for income to increase by a fixed percentage, such as 3% per annum, or by the rate of inflation (RPI). Some insurance companies may restrict the RPI increase to

an upper limit. This is called 'limited price indexation' (LPI) and provides protection as long as the long-term rate of inflation is not more than the upper limit.

- Investment-linked income – these annuities offer the potential for income to increase if investments go up. This is balanced against the risk that, if investments fall, the annuity income may fall.
- Single life or joint life – a proportion of your annuity can be paid on your death to your surviving spouse. This is called a joint life annuity. The level of spouse's pension is usually expressed as a percentage of your annuity income. The benefits under a single life annuity will end on your death. As the benefits under a joint life annuity could continue for longer than under an annuity on your life alone, the level of income will be lower.
- Guarantee periods – provision of a guarantee period means that, if you die during the period of the guarantee, the income due for the remainder of the guarantee will be paid. In some circumstances this may be paid as a lump sum. If not, the income will be paid as a continuing pension.
- Enhanced annuity – depending on your personal circumstances you may be eligible to receive an increased annuity. A number of factors will affect whether this is available to you. Two of the most common are your/your family's health history and where you live.
- Payment frequency and timing – if you choose to take your annuity annually in advance the pension will be lower than if you choose to take your annuity in arrears, or monthly.

The website moneyadvice.service.org.uk/en/categories/tools-and-calculators allows you to compare the annuities available to you, taking into account the choices mentioned above.

4. Making your choice

Before making your choice, you should consult your financial adviser. A free and impartial guidance service is also available to help you understand the options. The guidance is available online at pensionwise.gov.uk, over the phone from The Pensions Advisory Service on 0300 330 1001, and face-to-face from Citizens Advice. This guidance is not a substitute for full financial advice.

As we cannot give you advice, we would recommend that you contact your adviser or the guidance service providers to discuss matters further.

If you decide that the time is right to access your pension fund, you must complete the relevant benefit form. Please see the 'Receiving your pension' section below for details of which form to complete.

This tells us how much of your pension fund you wish to use to provide benefits ('crystallise') and how you want those benefits to be paid.

If relevant, you will also be asked to provide us with details of your available lifetime allowance and any protection you may have for those benefits.

Before we can pay any benefits to you, you may need to provide us with evidence of your age. We will advise you if this is the case.

Once the relevant benefit form has been submitted, the next steps will depend on how you have chosen to access your pension.

If you choose to take **flexi-access drawdown** we will work out the level of your lump sum and the value of your remaining drawdown fund and confirm these with you. The lump sum will be paid directly into your nominated bank account and, if you have chosen to take a pension, the payments will be set up in accordance with your instructions.

If you have received a P45 from your previous employment, please forward it to us when you apply to access your pension and where permitted we will use it to apply the correct tax code for your pension. If you do not have a P45, we are legally obliged to use the emergency tax code on a month 1 basis. We will advise our Tax Office, which will in turn contact your Tax Office to confirm your correct tax code. We can only change your tax code if instructed to do so by HMRC. You may wish to contact your Tax Office to expedite the correct tax coding notice.

Once your pension payments have been set up, it is your responsibility to ensure that sufficient cash is held in your SSAS to fund the payments.

If you started in drawdown before 6 April 2015 and have not flexibly accessed your benefits since then, you may be in **capped drawdown**. Capped drawdown works and is taxed in a very similar way to flexi-access drawdown, but the amount of pension you can take is subject to a maximum limit set by HMRC.

'Uncrystallised funds pensions lump sums' are lump sums that include a tax-free and a taxable element. A quarter of each lump sum is tax-free with the remainder of the payment subject to Income Tax.

Both the tax-free and taxable elements will be paid to you as a single lump sum. As with drawdown, we may need to tax these payments using the emergency tax code.

If you choose to purchase an **annuity** we will liaise with you and the insurance company so that the annuity can be purchased as quickly as possible.

You must provide us with a copy of your annuity quotation so that we can satisfy ourselves that an annuity is being purchased.

Funds must be sent to the insurance company as cash making it important that you/your adviser arrange the sale of sufficient investments held in your SSAS. Annuity rates change daily and your individual quote will only be guaranteed for a limited period. It can take some time for the proceeds from the sale of investments to reach us. You must consider the time it will take for cash to be available when arranging your annuity.

Where your SSAS holds income-producing investments, such as dividend-paying equities, you must also consider the time it will take for this income to be paid to your SSAS. If you use all of the funds in your SSAS to purchase an annuity and we subsequently receive investment income it is unlikely that we will be able to pay this across to the insurance company. It is equally important to ensure that all tax relief in respect of contributions and investment income has been paid into the SSAS.

If you are not sure whether the time is right to access your pension, or which option is right for you, you should speak to your financial adviser. The Government's free guidance service – Pension Wise – may also prove useful. You can find it at pensionwise.gov.uk.

5. Receiving your pension

5.1 How often can I take my pension?

Income drawdown

If you wish to receive a regular pension from your SSAS, you can do so monthly, quarterly, half yearly or annually. All regular pension payments will be sent on a fixed date of the 22nd of each month. In months where this date falls on a weekend, we will send the payment on the first working day after the 22nd. In all cases, payments should reach your account three working days from the payment being sent.

For us to make the payments on time, you must ensure that sufficient cash funds are available in the cash account of your SSAS by the close of business two working days before the 22nd of each month.

You can also take one-off pension payments to suit your circumstances.

Uncrystallised funds pension lump sums

Taxable lump sums are only available on a one-off or ad hoc basis.

Annuity

If you purchase an annuity the pension frequency will be agreed with the insurance company at the point of purchase.

5.2 Will the payments I receive be taxed?

Income drawdown

Yes. The payments are taxed as pension income under the PAYE system. If you have received a P45 from your previous employment, please forward it to us when you apply to access your pension and where permitted we will use it to apply the correct tax code for your pension. If you do not have a P45, we are legally obliged to use the emergency tax code on a month 1 basis. We will advise our Tax Office, which will in turn contact your Tax Office to confirm your correct tax code. We can only change your tax code if instructed to do so by HMRC. You may wish to contact your Tax Office to expedite the correct tax coding notice.

You will receive an advice slip confirming your gross pension, tax and net pension shortly after each pension payment. We will also send a P60 to you annually confirming the pension and tax that have been paid in the most recent tax year.

Uncrystallised funds pension lump sums

Three quarters of the lump sum payment is subject to Income Tax. One-off payments may be subject to emergency rate tax on a month 1 basis.

Annuity

If you purchase an annuity with all or part of your SSAS the annuity will also be taxed under the PAYE system. The insurance company should give you further information on this.

5.3 How do I reclaim tax that is overpaid?

If you take a one-off payment, it is likely that tax will be overpaid as the tax system treats this as the first of regular monthly payments. When this is the case HMRC will usually automatically correct the tax position at the end of the tax year as part of the normal PAYE process.

Alternatively you can make an in-year claim by completing the relevant form:

If you have emptied your pension fund:

- P50Z if you have no other PAYE or pension income (other than state pension)
- P53Z if you have other PAYE or pension income

If you have not emptied your pension fund, and no other withdrawals are to be made within the tax year:

- P55

5.4 Can I change the level of income I am receiving?

Income drawdown

Yes. You are free to vary the level of payments, or stop taking an income at any time.

Annuity

If you purchase an annuity you will establish the level of pension with the insurance company at the point of purchase. The level of pension can be set up to remain level or to vary over time.

6. Payments to your beneficiaries after your death

When you die, your remaining funds will be paid out to your beneficiaries. The funds will be paid either as a lump sum or as an ongoing pension.

The options, and tax treatment of those options, are as follows.

6.1 Payments to beneficiaries available from your SSAS

Payment from your SASS may be made as a lump sum or provide pension benefits for a beneficiary, either under income withdrawal or by annuity purchase.

These payments are payable at the discretion of the trustees of your SSAS. You may nominate the individuals you wish to receive benefits and your wishes will be taken into account. You may complete a new nomination at any time.

Lump sums paid on death are normally free of any Inheritance Tax, but we cannot guarantee that this will be the case.

Payments to beneficiaries are normally paid tax-free from the funds of individuals who died before age 75, regardless of whether that individual was accessing their pension or not, and can be paid as a lump sum or pension. Where the deceased was over 75, payments to beneficiaries will be taxed at the beneficiaries' marginal rate of Income Tax. If a lump sum is paid to a trust when death occurs over 75, it will be taxed at 45%.

6.2 Lifetime annuity

The benefits payable to your beneficiaries, if any, will be determined by the terms of the annuity contract.

7. Miscellaneous SSAS questions

7.1 Is there a limit on the amount of my benefits?

There is no limit on the benefits that may be provided from your SSAS.

However, if the value of your pension savings under all registered pension schemes is more than the lifetime allowance (£1,073,100) there will be an additional tax charge called the 'lifetime allowance charge'.

If the excess funds are paid as a taxable pension, the lifetime allowance charge is 25% of the excess fund used to provide the pension. If the excess funds are paid as a lump sum, the lifetime allowance charge is 55% of the excess. We will deduct the tax from your SSAS before benefits are paid to you, or before funds are sent to the annuity provider, and we will pay it to HMRC.

If you have registered with HMRC for protection of your pension savings, this may reduce or eliminate any lifetime allowance charges.

7.2 Will taking money from my SSAS impact my state benefits?

Once you (or your partner) are over the qualifying age for Pension Credit, the higher of the actual income you take or your 'notional' income will be taken into account when your state benefits are worked out. Your notional income is an amount equivalent to the income you would have received if you had bought an annuity. This means that taking an income above the level you would have received if you had bought an annuity could reduce the state benefits you receive.

If you take a lump sum from your pension, this is taken into account as capital when state benefits are calculated.

If you are under the qualifying age for Pension Credit, the actual money you take from your pension will be taken into account when state benefits are calculated. If you are under the qualifying age and do not take any money out of your pension, your pension pot will not be taken into account.

7.3 Will you pay any benefits not described above?

Most forms of authorised benefit payment are covered in this benefits guide. We cannot be compelled to make a payment that is not authorised by the Finance Act 2004.

Both the recipient of any unauthorised payment and the scheme would be subject to very significant tax charges.

7.4 Can you provide advice regarding my benefit options?

Neither AJ Bell Business Solutions Limited nor AJ Bell Trustees Limited can provide any advice in relation to:

- whether you should buy an annuity, enter drawdown pension or choose taxable lump sums, or defer your benefit decision
- the level of pension benefits you should take from your SSAS
- whether you should transfer pension benefits into, or out of, your SSAS
- any investment, tax or financial services related matters

If you need advice, you must contact a suitably qualified financial adviser. Your adviser will provide you with details of the cost of the advice.

As we cannot give you advice, we recommend that you contact your financial adviser to discuss matters further. If you need help finding a suitably qualified financial adviser in your area, the following websites may prove useful.

unbiased.co.uk

vouchedfor.co.uk

moneyadvice.service.org.uk

A free and impartial guidance service called Pension Wise is available to help you understand your options. The guidance is available online at pensionwise.gov.uk, over the phone from The Pensions Advisory Service, and face-to-face from Citizens Advice. The guidance is not a substitute for full financial advice.

As we cannot give you advice we would recommend that you contact a financial adviser, or the guidance service providers, to discuss matters further.

7.5 What if I have a complaint?

Customer satisfaction is very important to us and if you do have any cause to complain about the services provided there are clear procedures laid down by the Financial Conduct Authority to ensure that your complaint is dealt with fairly.

Please contact us in the first instance at:

AJ Bell Business Solutions Limited
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

Tel: 0345 25 05 610
Fax: 0345 40 89 200
Email: enquiry@ajbell.co.uk

If you are not satisfied with our response, you may refer your complaint to the Pensions Ombudsman, if your complaint concerns the administration of your SSAS.

The address and contact details for the Pensions Ombudsman are as follows:

10 South Colonnade, Canary Wharf, London, E14 4PU

Tel: 0800 917 4487
Web: pensions-ombudsman.org.uk

Help is also available from The Pensions Advisory Service (TPAS), which can advise you on how to complain, and which may be able to sort the matter out without the need for the Ombudsman to get involved. The address and contact details for TPAS are as follows:

Money and Pensions Service, 120 Holborn, London, EC1N 2TD

Tel: 0800 011 3797
Web: pensionsadvisoryservice.org.uk

All other complaints may be referred to the Financial Ombudsman Service free of charge at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123
Web: financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal proceedings.

7.6 What if I have any further questions?

You must contact us at the following address or by email at enquiry@ajbell.co.uk.

AJ Bell Business Solutions Limited
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

IMPORTANT

Full details of the legally binding contract between you and AJ Bell Business Solutions Limited are included in your Terms of Business, as amended from time to time.

The law of England and Wales will apply in all legal disputes.

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us on 0345 25 05 610 or by email at enquiry@ajbell.co.uk.

All our literature and future communication to you will be in English.