

# Why AJ Bell Platinum SSAS?

## Introduction to AJ Bell

AJ Bell was set up in 1995 as an actuarial consultancy and bespoke SSAS provider. A few years later, we started offering SIPP's too. Since then, AJ Bell has diversified and grown to become one of the UK's largest investment platforms, with £96.2 billion of assets under administration. Much has changed since our early years, but SSAS and SIPP remain core parts of the company.

Today, our bespoke SSAS and SIPP products come under the AJ Bell Platinum brand. For more information, please visit our dedicated website: [ajbellplatinum.co.uk](http://ajbellplatinum.co.uk).

## Why SSAS?

A wide range of investment opportunities are available within the AJ Bell Platinum SSAS, including cash deposits, quoted equities, fixed-interest stocks and collective investments. Members can also purchase UK commercial land and property, which can then be leased to their company or a third party. The SSAS can borrow from a commercial lender or the limited company. The pension scheme can also provide a loan back to the limited company on commercial terms for the purpose of its trade, in line with HMRC rules.

## Our consultants

AJ Bell Platinum aims to deliver the very highest levels of service. We do that by building close working relationships with our clients, taking the time to understand their particular requirements and making sure our expert guidance is delivered in a way that is easy to understand. Key to it all are the AJ Bell Platinum consultants.



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## Testimonials

The best way to understand the value of our service is to hear from people who already use it.

“AJ Bell is the Rolls-Royce of the SSAS world and have become synonymous with quality and reliability.”

Dan Morris, Broadstone Limited,  
Birmingham

“With the mass of pensions legislation which is constantly changing, it is an obvious essential that any pensions administration company understands all the legalities. My experience with AJ Bell is that they not only do this comprehensively, but were also able to translate this knowledge into plain English so that we as trustees can make better-informed decisions relating to our pensions.”

David Hall, St Albans, Hertfordshire

“A technically sound and reliable service that compliments and enhances a financial planner's client offering. Very good client communication too.”

Philip Sullivan APFS, Informed Choice Ltd,  
Petersfield

“We are very happy with the service we get from A J Bell, particularly on the more interesting SSAS cases. When it gets really technical, sometimes challenging, this is when A J Bell steps up with great consultancy support. Charlene and Mike do a great job for us.”

Steve Speed, People and Business  
Independent Financial Advisers, Kirkby



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## Summary of the features

At the heart of everything we do is our desire to offer advisers and their clients a superior service experience, and to ensure that they do not suffer unexpected tax charges or difficulties. These aims were firmly in mind when the features offered by our SSAS were first decided and, according to feedback from advisers, it seems they remain just as relevant today.

- **Professional Trustee**

Far from simplifying pensions legislation, Finance Act 2004 in many respects increased complexity in the SSAS market.

We act as Professional Trustee to provide guidance and support to the Member Trustees and their professional advisers as required.

- **Joint Scheme Administrator**

The role of the Scheme Administrator is crucial post A-Day.

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.

- **Scheme accounts**

We provide these as standard within our basic fee structure, resulting in potential cost savings to the client.

These are often either not provided by other providers in the SSAS market, or charged at extra cost.

## Awards

AJ Bell's products win prestigious industry awards year after year. Many of these accolades are awarded by judging panels of industry experts.

### Professional Paraplanner Awards

- Best Full SIPP Provider 2022 (2021)

### Money Marketing Awards

- Provider of the Year 2023 (2022, 2021)
- Best Platform 2022 (2021)
- Best Retirement Provider 2022 (2021)
- Best Investment Solutions Provider 2024
- Best SIPP 2024

### Professional Adviser Awards

- Best platform for Advisers (AUA over £25bn) 2021

### UK Platform Awards

- Leading Retirement Proposition 2021

- **Allocated SSAS consultant**

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.

Review meetings with clients and advisers can be an integral part of our approach and service.

- **Dedicated administrator**

Advisers and clients will benefit from a specific and accountable point of contact for the administration of a scheme.

The scheme administrator will carry out detailed pre- and post-scheme year end reviews to ensure that the scheme runs smoothly.

- **Deposits can be taken out with any bank**

Clients are not restricted to one banking institution, giving freedom to take advantage of superior cash returns in the deposit market.

- **Investment accounts can be opened with any FCA-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 adviser's, 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 tailor-made terms of business, with the basic annual fee reflecting scheme membership and the range of investments held. Our clients pay a price consistent with the constitution and specific requirements of their scheme.

Clients do not pay for services they do not require.

- **Investment and 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 other services!