

# Why AJ Bell Platinum SSAS?

## Introduction to AJ Bell

AJ Bell was set up in 1995 as an actuarial consultancy and bespoke SIPP and SSAS provider. SIPPs and SSASs have always been, and remain, core parts of the company, though AJ Bell has grown to become one of the UK's largest investment platforms, with £74.1 billion of assets under administration.

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 loanback 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.

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

Dan Morris, Broadstone Limited,  
Birmingham

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“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

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“When needing a new Trustee/administrator for our long-established SSAS, I researched the market and identified AJ Bell. We moved our scheme over to them; some updating was required and we needed to create a Family Scheme to include our three children. At all stages, working with Anne McKenna and Annette Anderton has been a pleasure, informative, instructive, beneficial and efficient. I'm glad I moved our SSAS to AJ Bell.”

Michael S.Moloney, Bolton



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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. You can view the results of the 2013 adviser survey on our website.

- **Professional Trustee**  
 Far from simplifying pensions legislation, Finance Act 2004 has 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.
- **Allocated SSAS consultant**

## Awards

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

### UK Platform Awards

- Leading Retirement Proposition 2021

### Professional Adviser Awards

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

### Money Marketing Awards

- Best Platform 2021
- Provider of the Year 2021

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**

You and your clients will benefit from a specific and accountable point of contact for the administration of their 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!