



**InvestAcc**  
PENSION  
ADMINISTRATION LTD

# SELF-INVESTED PENSIONS FROM INVESTACC

[WWW.INVESTACCPENSIONS.CO.UK](http://WWW.INVESTACCPENSIONS.CO.UK)



An introduction to our products and services



# We are InvestAcc Pension Administration Limited

We are experts in the establishment and administration of two types of self-invested pension scheme for customers in the UK:

**Self-Invested Personal Pensions (SIPP)**

**Small Self-Administered Schemes (SSAS)**

Both are designed to take advantage of the generous tax treatment and wider investment options available to investment regulated registered pension schemes.



## Self-Invested Pensions

So much more than just a wider range of investments

### **Sophisticated options, without the fuss**

Self-Invested Pensions typically allow much wider investment options than a typical 'insurance company' pension plan. They also offer the widest range of pension income options with an unparalleled ability to create a bespoke investment solution in conjunction with your financial adviser and / or investment manager.

### **Are Self Invested Pensions for me?**

Not everyone would benefit by having a Self-Invested Pension. If you're unnecessarily paying higher fees as a result, then you may find that other types of pension are more suitable for you.

Your financial adviser will help you understand the different pension options, and which is right for you. Note that InvestAcc Pension Administration Ltd does not provide financial advice.

### **Experts that speak your language**

Self-Invested Pensions may invest in a wider range of investments, some of which require additional administrative expertise. For example, our pension schemes have made around 2,000 direct investments in UK based Commercial Property and Land, allowing us to build considerable experience and expertise in these and other transactions.

“trusted by over 7,000 customers with combined assets exceeding £2 billion”



## Our company

We were established in 1992 when we first entered the Self-Invested Pensions market. We launched our first SSAS product in 1997, followed by the Minerva SIPP in 2003; since then we've added further options aimed at different types of customer.

Our company is financially secure; it is in private and employee ownership which we expect to be the case for the foreseeable future. Our expansion over the years has largely been driven by word of mouth and positive adviser experience. In 2020, AKG Financial Analytics Limited reaffirmed our B- rating for financial strength, an increasingly important consideration for advisers and their clients.

We're proud to say that many adviser firms throughout the UK now recommend our products; they are featured by various independent research companies including: Defaqto, AKG, Moneyfacts, Selectapension and Synaptic Software.

## Recognised by others

Our excellent service and products have gained the following awards:

**Money Marketing Awards 2020:**

**Winner:** Best SIPP Provider

**Financial Adviser Service Awards 2019:**


5 stars for service (3rd year running)

**ILP Moneyfacts Awards 2019:**

**Winner:** Best SIPP Provider (4th year running)

**Commended:** Best Pensions Service





“94.3% of our SIPP members said they believed the service received from our staff was either “Very Good” or “Good.”

## Central to what we do

InvestAcc provides the structure for you to make your investment choices guided by your financial adviser and / or investment manager, within a wide range of permitted investments.

### **Excellent Service - delivered time and time again**

Since 2011 we have published our Service Standards and Monthly Service Report on our website, consistently achieving between 95% and 99% of our published standard.

Don't just take our word for it - the results of our last SIPP member survey showed 94.3% of our SIPP members said they believed the service received from our staff was either 'Very Good' or 'Good'.

### **Competitive Fees**

We operate from a relatively low cost base and our priority is to offer superior service at a competitive price. Unlike many of our competitors, we don't use tactics like confusion pricing and so you'll clearly see the level of fees being charged. Customer feedback tells us this is one of the things that people like about our approach and we would encourage you to compare us with others.

We don't restrict your options with a fixed panel, meaning we give you superior choice and the ability to use your own preferred professionals at a price negotiated by you and your adviser.

### **Who are the trustees and what is their role?**

For all our SIPP schemes, InvestAcc Pension Trustees Limited act as the scheme trustee. Individual scheme members are appointed as co-trustee of their own SIPP arrangement.

We take away the hassle of the day to day operation of the scheme within the framework of the scheme rules, which are updated from time to time to reflect legislation changes.

For SSAS, the members of the scheme will all be trustees and, subject to our approval, InvestAcc Pension Trustees Limited will usually be appointed as the professional trustee and scheme administrator.

### **An open market approach**

We're happy to consider any investment platform, wrap, stockbroker account, Discretionary Fund Manager (DFM) and pension deposit account. In the case of property transactions, you may nominate your own surveyor (who must be a member of the Royal Institution of Chartered Surveyors). We offer a panel of carefully selected solicitors, or you can choose your own.

## **What protections do I have?**

**SIPPs are regulated in the UK by the Financial Conduct Authority. SSAS pension schemes with two or more members are regulated by The Pensions Regulator.**

To provide additional reassurance to scheme members we have separated our trustee and administration companies so that pension scheme assets are ring-fenced from our trading business.

Note that both SIPP and SSAS pension schemes have such a wide choice of investments that it is difficult to generalise about the extent, if any, to which they may be offered financial protection. You can view more information at [www.fscs.org.uk](http://www.fscs.org.uk)

If you're receiving regulated advice from a financial adviser, you may have certain additional protections - your adviser will give you more information on that.

### **A word of caution**

The UK pensions market is highly developed and heavily regulated, but that doesn't prevent it from attracting people or businesses that may promote schemes or investments which may be scams. Beware anyone offering you investments or advice if they are not regulated by the Financial Conduct Authority. If it sounds too good to be true, then it usually is.





## With you for the long term

Provided you are eligible to do so, you can build your pension fund by making contributions and you can also transfer in many other types of pension scheme.

**Contributions can be paid by you and / or your employer. Note that tax relieved contributions are only permissible prior to age 75.**

There is no upper age limit to being a member of a SIPP or SSAS and many people choose to retain their plan with us throughout their retirement years.

It's important to note that the options available on retirement can be complex and you don't actually have to retire to take your benefits.

**We always recommend that you consult a qualified financial adviser,** and this is no less important at the time you decide to take benefits from your pension funds.

### Where can I find more information?

Contact your usual financial adviser, or if you don't have one then use an online search tool like [www.unbiased.co.uk](http://www.unbiased.co.uk) We also have lots of information on our website for both SIPP and SSAS. Visit [www.investaccpensions.co.uk](http://www.investaccpensions.co.uk)

Naturally if you would like to make a specific enquiry then feel free to call us on **01228 538 988**. We can't give you financial or investment advice, but we'll do our best to answer specific queries.





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