



An introduction to our products and services

[www.investaccpensions.co.uk](http://www.investaccpensions.co.uk)





 InvestAcc



# InvestAcc is an award-winning firm, specialising in setting up and operating 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 a much wider range of investment options than a typical 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?**

Although our products are aimed at a wide range of people, not everyone would benefit by having a self-invested pension. If you are unnecessarily paying higher fees as a result, then you may find that other types of pension plan 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 does not provide financial advice.

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

Self-invested pensions can invest in a wider range of investments, some of which require additional administrative expertise. For example, our pension schemes have made over 3,000 direct investments in UK-based commercial property and land, allowing us to acquire considerable experience and expertise in these and other transactions.

*Trusted by over 11,000  
customers with combined  
assets exceeding £4 billion*

## Our company

InvestAcc was established in 1992 when we first entered the self-invested pensions market. Our first SSAS product was launched in 1997, followed by the Minerva SIPP in 2003, with further options added since.

Our company is financially secure; it is in private and employee ownership, which we expect to be the case for the foreseeable future. Much of our expansion over the years has been driven by word of mouth and positive adviser experience.

We are proud to say that many adviser firms throughout the UK now recommend our products which 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:

### ILP Moneyfacts Awards 2023

Winner: Best SIPP Provider

Winner: Best Pension Service for the 4th year running

Commended: Service Beyond the Call of Duty

### Money Marketing Awards 2023

Finalists: Best SIPP Provider

### Financial Adviser Service Awards 2023

5 stars for service





*94.3% of our SIPP members said they believed the service received from our staff was 'Very Good' or 'Good'.*

## Central to what we do

Our SIPP and SSAS schemes allow you to make your investment choices guided by your financial adviser and 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.

We have won many awards for our service in recent years. 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**

Our priority is to offer superior service at a competitive price. Unlike many of our competitors, we do not use tactics like confusion pricing and so you will 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 do not 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?

Trustees are appointed to hold the scheme assets on behalf of the beneficiaries and to deal with the operation of the pension scheme, in line with the scheme rules and legislation.

For SIPP schemes, InvestAcc Pension Trustees Limited is the scheme trustee and customers are appointed as co-trustee of their own SIPP arrangement.

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 are 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 are 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 does not 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 authorised and regulated in the UK by the Financial Conduct Authority or Prudential Regulation Authority. If it sounds too good to be true, then it usually is.





## With you for the long term

By their very nature, pension plans can often last for many years, as you build up your funds and then in later life start to draw benefits.

Choosing a firm with a secure future is therefore important and we were delighted when AKG Financial Analytics Limited reaffirmed our B- rating for financial strength.

Our pension plans allow you to transfer in benefits from other UK registered pension schemes\* and to make contributions within applicable limits.

As there is no upper age limit to having a SIPP or SSAS, many people choose to retain their plan with us throughout their retirement years.

It is important to note that the options available on retirement can be complex. **We always recommend that you consult a qualified financial adviser**, and this is no less important at the time you consider taking benefits from your pension funds.

*\*Note that some transfers will require the advice of a regulated financial adviser and that we do not accept transfers from overseas arrangements.*



### Where can I find more information?

Contact your usual financial adviser, or if you do not 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 cannot give you financial or investment advice, but we will do our best to answer specific queries.



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