

New SSAS - single investment account.

A fee case study

The facts

Mr Adams and Mrs Miller are Directors of a small limited company business and have been advised by their financial adviser to establish a SSAS pension scheme and set up an investment account with a fund manager. Each will transfer their own personal pension funds and pool these together in the SSAS and their company will make tax relieviable employer contributions on their behalf.



The fees

The following fees will be charged:

Year 1

Establishment	£950
Transfer-in (£75 per cash transfer) x2	£150
Employer contribution (cash)	£Nil
Setting-up platform / DFM account	£213
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Total one-off cost to create the SSAS, have funds paid-in and make the initial investment.	£1,313
Administration per annum	£1,100 - £1,200
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Total fees in Year 1	£2,413 - £2,513

Year 2

Administration per annum	£1,100 - £1,200
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All fees shown are for illustrative purposes only and should not be relied on for a client's individual circumstances.

Please note

- Dentons' approach offers flexible SSAS investments and does not require investment into life office funds
- Fees are normally deducted six months in arrears but can be paid by the employer rather than being deducted from the default bank account
- We reserve the right to review our fees when necessary and to collect fees on a more frequent basis if required
- Fees will increase annually on 1st January
- All fees are subject to VAT
- Fees paid will depend upon the complexity of the SSAS, including the number of members, assets held and whether benefits are taken.

Please contact your Business Development Manager, Sales & Marketing or your Dentons Pension Consultant for a fee estimate.

Notes

- This case study is for Financial Adviser use only and not for use by retail clients
- All fees shown are for illustrative purposes only and should not be relied on for a client's individual circumstances
- Please contact your Business Development Manager, Sales & Marketing or your Dentons Pension Consultant for a fee estimate
- All statements concerning the tax treatment of the SSAS are based on our understanding of the current law and HM Revenue & Customs (HMRC) rules. These are for general guidance only and do not constitute professional advice. The tax treatment depends on the individual client circumstances and may be subject to change. Whilst every effort has been made to ensure accuracy, no liability can be accepted for any errors or omissions
- Whilst the names used in this case study are fictitious, the processes described have been used in actual cases
- Every care has been taken to ensure that the information provided is correct and in accordance with our understanding of current law and HMRC rules, which are both subject to change
- Dentons can provide all the administration, consultancy and technical services required for a SSAS
- Dentons will not provide advice on the suitability of investments but reserves the right to refuse to hold any proposed investment in the scheme.



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