

Our aim at Walker Crips Pensions is to help you achieve your retirement goals, by working with you and offering a personal and efficient administration service, we help you find the most advantageous ways for you to control how you use and grow your pension.

A SIPP or SSAS gives you the freedom to choose where your pension funds are invested, keeping you in control of your benefits.

SELF INVESTED PERSONAL PENSION (SIPP)

Designed for individuals looking to control their pension fund investment. SIPPS offer significant benefits in pension and tax planning by allowing considerable flexibility for pension fund investments, in addition to when and how benefits are taken.

With flexible charging structures available (from entry-level for cash and unit trusts through to a bespoke service that can hold the full range of permitted investments including commercial property), you have the ability to switch between these as your circumstances change.

SMALL SELF ADMINISTERED SCHEME (SSAS)

Primarily designed for company directors or owners to both build a pension fund for their retirement and also to help with the running of their business, a SSAS allows flexibility, tax-efficiency and control.

Acting as Scheme Administrator for your SSAS we will maintain your investment records, keep you and your investments up to date and in line with any tax changes, file your quarterly and annual reports with HMRC and we endeavour to protect you from any potential unauthorised payment issues. Unlike many other providers, we feel that this is an integral part of our role to ensure your SSAS is running smoothly.

The key benefit of using a SIPP or SSAS, beyond the tax advantages of retirement drawdown facilities, is the greater scope of investments available to you that also have the potential to grow tax-free. We offer one of the widest ranges of investment options for you to choose from. We research all our eligible investments to ensure that you get the best out of them and, most importantly, avoid any possible tax penalties.

When faced with a choice of investments and possible routes your dedicated pensions consultant can advise you as to what would be the best decision, so you do not lose any tax advantages that may be relevant to your situation.

If you need to consolidate existing pension plans that perhaps have more restricted choices and growth potential, we can help you with the transfer process to Walker Crips Pensions. Our pension schemes can also be used to complement the stockbroking and fund management services that you may already receive from Walker Crips.

For more information and our most recent literature visit www.wcgplc.co.uk/pensions or if you would like to discuss the opportunities that our pension services can provide, please call us on 01904 544310