Dentons
Pensions

Small Self Administered Scheme (SSAS)

A guide for Members.

Capability. On every level.

We're self invested pension specialists.

This guide is a summary of the main features of a Small Self Administered Scheme (SSAS) which is administered by Dentons Pension Management Limited (Dentons) for members.

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Dentons


We have administered SSAS schemes since 1979.
Capability on every level

Choice and control.

We use our 40 years of experience to give Members control of their retirement funds through a wide range of investment choices and benefits.

What is a SSAS?

A SSAS is an occupational pension scheme established by a sponsoring employer under a Trust Deed and Rules and registered with HM Revenue & Customs (HMRC) as a registered pension scheme. It must be run in accordance with the governing Trust Deed and Rules which give the Members, who will also be Trustees, considerable control and flexibility over the investment policy and underlying assets. A copy of the Trust Deed and Rules is available on request.

To ensure a SSAS qualifies for various legislative exemptions and has as much investment flexibility as possible, it can have no more than 11 members, each of whom is a Trustee and all their decisions are by unanimous agreement.

Trustees

There are usually two types of Trustees:

1. **Member Trustees** - these Trustees are responsible for the day to day running of the SSAS and for all the investment decisions. All Members are initially appointed as Member Trustees by the sponsoring employer, in addition to the Professional Trustee.
2. **Professional Trustee** - Denton & Co. Trustees Limited will act as the Professional Trustee and will be a party to all investments made by the Trustees.

The main roles of the Professional Trustee are to assist the Member Trustees in running the SSAS in accordance with the governing Trust Deed and Rules and HMRC requirements, to be a party to all Trustee transactions and a co-signatory on all Trustee bank accounts.

The Member Trustees and the Professional Trustee will together be the 'Scheme Administrator' for HMRC purposes.

To be appointed a Scheme Administrator each Trustee will need to qualify as a 'fit and proper' person, the criteria can be found on our website.

SSAS administration

The day to day administration of the SSAS is delegated by the Trustees to Dentons who will normally carry out the following administration duties:

- Report events online to HMRC e.g. the payment of certain lump sums, an unauthorised payment and the winding up of the SSAS.
- Make returns of information to HMRC e.g. details of the SSAS investments held, acquired and sold during a tax year in the online Registered Pension Scheme Return.
- Provide an annual statement and Statutory Money Purchase Illustration (SMPI) to Members.
- Provide information to Members and others regarding the lifetime allowance, benefits and transfers.
- Generally undertake such other tasks so as to maintain the beneficial tax status of the SSAS.

How does a SSAS work?

Once the SSAS has been established and registered with HMRC, funds can be paid into the Trustees' bank account by way of contributions from the sponsoring employer (and sometimes from Members) and transfers from Members' other pension schemes (which will be in the form of cash and/or acceptable assets). Further contributions can be made as and when required.

The Trustees invest the funds prudently (as required under trust law) to try to achieve growth in the form of, for example: interest, dividends, income (such as rent from leasing commercial property) and capital growth.

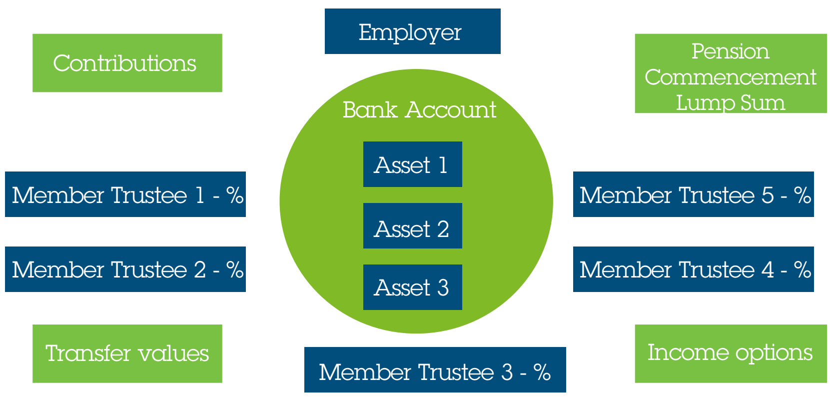
The value of a Member's interest, or share, in the SSAS fund will depend on the contributions and transfers paid in by, or for them, their share of any investment growth (or loss) and any relevant payments made from the SSAS for them (e.g. lump sum and pension payments and partial transfers to other pension schemes).

If Members are to share in the overall performance of the investments in the SSAS fund, each Member's share at any time will be a certain percentage of the entire SSAS fund. Please see the chart.

Alternatively each Member's share can be linked to the performance of particular investments but this would require the agreement of all Member Trustees and recorded in a Trustees' resolution.

The amount of the benefits that a Member can receive will depend on the value of their share of the SSAS fund at the time they decide to take benefits.

Member % is based on incoming contributions and transfer value per Member plus investment growth.



Dentons will advise the Trustees of the value of each Member's percentage share of the SSAS fund in the Member's Annual Statement.

Tax benefits of a SSAS

Under current legislation a SSAS enjoys considerable tax benefits:

- Employer and Member contributions normally qualify for tax relief subject to certain requirements: please see the section on Contributions on page 5.
- Investment income and gains (other than dividend income) are generally exempt from UK Income Tax and Capital Gains Tax (CGT)
- Lump sum benefits on a Member's death will normally be free from Inheritance Tax
- Fees for the administration of the SSAS can be paid by the sponsoring employer and it should be treated as a business expense
- When taking benefits, a tax free lump sum of up to 25% of the Member's share of the SSAS fund is normally available, subject to the Member's remaining lifetime allowance. In some cases this could be more than 25% of the fund/lifetime allowance depending on individual circumstances
- A SSAS can also provide flexibility in relation to the investment of scheme funds and the provision of benefits to Members and their beneficiaries.

Who can be a Member?

Every employee, ex-employee, officer or ex-officer of a sponsoring employer is eligible for membership of the scheme. A person eligible for membership of the scheme shall become a Member by invitation and on such terms as the Trustees shall decide.

Building for the future.

There are many ways to build up a SSAS fund. Your sponsoring employer(s) and Members can make regular and one-off contributions. They can also take advantage of any unused allowances from previous years and can transfer benefits from other pension schemes.

Contributions

Sponsoring employers, Members and third parties can contribute to the SSAS. Third party contributions are treated as Member contributions. Contributions can be paid on a regular or one-off basis.

There is no requirement for contributions to be made at all and a SSAS can be funded solely by transfers from Member's other pension schemes.

› Employer contributions

Employer contributions are paid gross and although there is no specified limit on the amount an employer can pay in, it is taken into account for the purposes of a Member's relevant annual allowance. A sponsoring employer will only get full tax relief for its contributions as a business expense if its local Inspector of Taxes accepts that the expense is incurred 'wholly and exclusively' for the purposes of the employer's trade or profession.

A sponsoring employer can only pay contributions for Members who are its employees. Such Members can make arrangements with their employer for part of their employed earnings to be given up and paid to the SSAS as an employer contribution. This is known as 'salary sacrifice' and Members who wish to pursue this should speak to their employer and/or consult a financial adviser.

› Member contributions

The maximum Member contributions in any tax year are restricted to the greater of:

- £3,600 gross and
- 100% of relevant UK earnings which are chargeable to Income Tax for that tax year.

If the Trustees agree, payments may be made by a person or persons other than a Member, provided the payments are being made on their behalf.

Any contributions paid by a Member or on their behalf shall be allocated to their fund and the accumulated value of contributions to the SSAS shall be used to provide benefits to the Member in accordance with the SSAS rules. Dentons will inform the Trustees of the fund split between the Members in an annual Member's Statement.

Provided the Member is a relevant UK individual, they will receive tax relief at their marginal rate of income tax on relevant contributions. Any excess contribution will normally be refunded. Unless a SSAS registers for Relief at Source with HMRC, Members would need to claim tax relief on their contributions via their self-assessment tax return.

Members will be a relevant UK individual if they are a UK resident or they have relevant UK earnings chargeable to income tax.

The total gross amount of all contributions (including those from a sponsoring employer) to the SSAS and any other registered pension schemes in that tax year, must not exceed a Member's available annual allowance, money purchase annual allowance or tapered annual allowance, as applicable.

Contribution allowances

› Annual allowance

An annual allowance of £60,000 currently applies to the total gross contributions paid by or for a Member to the SSAS and any other registered pension scheme they may have (including benefit increases in defined benefit schemes) in that tax year that can benefit from tax relief. If this is exceeded and you do not have enough unused annual allowance to carry forward from the three immediately preceding tax years to cover the excess, you will be liable to a tax charge on the excess.

We work with the sponsoring employer on a one-to-one basis to ensure the SSAS delivers for their Members.

› Money purchase annual allowance

Once a Member has flexibly accessed benefits (e.g. taken an uncrystallised funds pension lump sum or their first payment of flexi-access drawdown pension the money purchase annual allowance will apply. This is the upper limit for a tax year, on the total value of contributions paid by, or for, a Member to the SSAS and any other money purchase registered pension schemes they may have, that can benefit from tax relief. It is £10,000 gross.

› Tapered annual allowance

This reduces a pension scheme member's annual allowance on a sliding scale for a tax year in which their 'adjusted income*' exceeds £260,000 in a tax year. Members with an adjusted income of £360,000 or more will have a tapered annual allowance of £10,000 gross.

This allowance will not apply if a member's 'threshold income**' is £200,000 or less even if they had adjusted income of £260,000 or more. The minimum tapered annual allowance has varied in the tax years since its introduction.

*Adjusted income includes the member's earnings, dividends, interest on savings and pension contributions (including those made as a result of a salary sacrifice or similar arrangement).

**Threshold income is broadly similar to adjusted income except that pension contributions that entitle the member to Relief at Source and employer contributions resulting from a salary sacrifice (or similar arrangement made before 9 July 2015 are excluded.

› Carry forward of unused allowances

A Member can carry forward any unused annual allowance or tapered annual allowance to a tax year from one or more of the immediately preceding three tax years (starting with the earliest tax year) provided the Member was a member of a registered pension scheme in each relevant year and is not subject to the money purchase annual allowance.

› Loss of lifetime allowance protection

If a Member has Enhanced Protection or Fixed Protection 2012, 2014 or 2016 in relation to the lifetime allowance, any contribution that is paid to the SSAS (or any other registered pension schemes) by, or for, a Member will lead to the loss of that protection unless that protection had been granted by HMRC prior to 15 March 2023, in which case contributions can be paid in without causing a loss of the protection.

Transfers from other pension schemes

A SSAS can accept transfers for Members from other registered pension schemes which will be added to their share of the SSAS fund, enabling consolidation under the SSAS. Such transfer payments will be added to Member's existing entitlement under the SSAS to enhance their benefits.

Members should seek professional financial advice as to the suitability of a transfer. In the case of a transfer from a defined benefit (final salary) registered pension scheme, they must obtain and provide evidence of such suitable advice.

Transfers are not allowed from a defined benefit unfunded public sector scheme (e.g. the Teachers Scheme, the Civil Service Scheme, the NHS Scheme and the Police, Firefighters and Armed Forces Schemes).

There is no tax relief on a transfer from a registered pension scheme and they do not count towards the annual allowance.

Potential advantages of transferring to a SSAS:

- Consolidate pensions to a single scheme
- Reduce administration and costs
- Wide range of investment opportunities
- Control over the investment strategy and investments
- Wide range of retirement benefit options
- Flexible death benefits.

Investment choices.

We make it easy for Members to take advantage of a wide range of investment opportunities and the Trustees have complete control over how funds are invested. It is the responsibility of all the Trustees to ensure that contributions made to the SSAS are invested in the best interests of all the Members.

The investments are pooled within the SSAS and are proportionately allocated to each Member based on the contributions paid per Member and any incoming transfers from other pension schemes. However, some specific investments can be ear-marked for an individual Member should this be required. The Trustees have complete control over how funds are invested and you have a say in all the development and implementation of the Scheme's investment strategy since all Trustees decisions need to be made unanimously.

Main types of investments allowed include:

- stocks and shares listed or dealt on any HMRC recognised Stock Exchange
- stocks and shares quoted on the Alternative Investment Market (AIM)
- equities traded on a recognised overseas stock exchange
- authorised unit trusts that do not hold residential property
- shares in investment trusts
- FCA recognised offshore funds
- deposit accounts with any authorised financial institution
- UK commercial property including land, whether development land or farmland
- trustee borrowing on commercial terms and within HMRC limits
- unquoted UK equities (subject to individual consideration)
- authorised open ended investment companies (OEICS)
- commercial loans to UK limited companies
- secured loans to the sponsoring employer.

Investments not accepted within our SSAS include:

- Cryptocurrency
- Forestry
- Futures, warrants, options and binary options
- Hedge funds
- Individual CFD and FX accounts
- Individual hotel rooms
- Land banking
- Litigation funding
- Loans to individuals or connected parties
- Off-plan hotel developments
- Overseas commercial property and land
- Overseas unquoted equities
- Storage pods
- Taxable property – defined by HMRC as residential property and tangible movable property (including personal chattels)
- Unregulated collective investment schemes (UCIS).

These lists are not definitive. If you've got a specific investment in mind then please contact us to discuss whether or not it is likely to be acceptable.

Please note: Some assets are considered illiquid investments, such as commercial property, unquoted shares or loans, and consideration must be given to when the cash value may need to be realised (such as when a Member takes retirement benefits or payments on death as these can take time. It is not always necessary to dispose of the asset in order to take benefits as it may be possible to transfer the ownership of the asset as an in-specie benefit payment.


We have over
£7.7bn of
assets under
administration.
Capability on
every level.

Taking benefits.

When it's time for a Member to draw benefits from the fund, they have a number of options available to them. They can take a tax-free lump sum. They can take amounts from different proportions at different times. The amount of the benefits that a Member can receive will depend on the value of their share of the SSAS fund when they decide to take benefits. Drawdown allows Members to retain control of their pension fund assets whilst receiving an income from them.

Retirement

A Member can normally start to take their benefits at any time from age 55 (age 57 from 2028), whether or not they remain in employment. When a Member crystallises part or all of their share of the SSAS fund, up to 25% of the amount crystallised can normally be taken as a tax-free pension commencement lump sum (provided the Member has enough remaining lifetime allowance). The remaining amount of crystallised funds can only be used to provide drawdown pension and/or to buy an annuity from an insurance company. The drawdown pension or annuity payments will be assessable income for tax purposes.

Ceasing employment

If a Member ceases to be employed by a sponsoring employer at any time, they will normally have the following options in relation to their share of the SSAS fund:

- transfer it to one or more other registered pension schemes and cease to be a Member, a Trustee and Scheme Administrator of the SSAS
- buy one or more (deferred) lifetime annuities in their own name from one or more insurance companies of their choice and cease to be a Member and a Trustee of the SSAS
- keep it in the SSAS, remain as a Member and a Trustee and take benefits from it as and when required.

When considering these options, a Member will need to bear in mind that some of the SSAS investments may be illiquid and may take a while to sell or that they cannot be transferred in-specie (i.e. the receiving scheme cannot accept, or is not willing to accept, the transfer of ownership of assets and they will need to be sold and the cash proceeds transferred) and that charges will apply.

Lifetime allowance

For most individuals, the lifetime allowance is the upper limit on benefits they can crystallise in aggregate in all of their registered pension schemes, without incurring a lifetime allowance tax charge.

Prior to 6 April 2023, if a Member exceeded their remaining lifetime allowance at any time when crystallising benefits, the excess was subject to a 55% tax charge if paid as a lump sum. If it was instead used to provide a Member with a drawdown pension or to buy an annuity, the tax charge prior to tax year 2023/24 was 25% and the payments of drawdown pension or annuity would be assessable income for tax purposes. Please note that the option to take the excess as a lump sum is only available before Member reaches age 75.

For the 2023/24 tax year, the lifetime allowance tax charge has been set at £0. However, in certain circumstances, members/beneficiaries will pay tax at their marginal rate on any excess above the lifetime allowance.

A Member may have had a higher 'protected' personal lifetime allowance if certain conditions were satisfied at particular times in the past and the Member has a valid certificate or reference from HMRC. However, the maximum an individual can claim as a tax-free PCLS is limited to a maximum of £268,275 (25% of £1,073,100 (the standard lifetime allowance as at 6 April 2023)) except where a Member previously held some form of LTA protection where the Member's previous entitlement to PCLS will be retained. From the 2024/25 tax year it is proposed that the lifetime allowance will be abolished.

Flexi-access drawdown pension

This form of drawdown pension allows a Member to draw a pension income from their crystallised funds within the SSAS with no upper limit other than the value of those funds. Therefore, they must bear in mind that they could run out of funds to support them in the future if, for example, the SSAS investments perform poorly, they draw too much pension or they live longer than expected.

The first payment of flexi-access drawdown will mean that the money purchase annual allowance of £10,000 gross will apply to contributions paid by, or for, the Member to the SSAS and any other money purchase registered pension schemes they may have.

Uncrystallised funds pension lump sum

This allows a Member to take a lump sum from their uncrystallised funds within the SSAS, 25% of which is normally tax-free and the balance is assessable income for tax purposes. The lump sum must be paid in one go.

Payment of an uncrystallised funds pension lump sum will mean that the money purchase annual allowance of £10,000 gross currently will then apply in relation to contributions by, or for, the Member to the SSAS and any other money purchase registered pension schemes they may have.

Capped drawdown pension

This form of drawdown pension income is subject to an annual limit set by HMRC. The limit equates approximately to the annuity that could be bought with the relevant funds solely for the Member with no annual increases. The limit has to be reviewed every three years up to age 75 and then each year thereafter. Capped drawdown would only be available to a Member who had designated funds for capped drawdown prior to 6 April 2015.

Lifetime annuity

If a Member decides to use their SSAS funds to buy an annuity from an insurance company, the terms of the annuity will normally be determined at that time.

The terms can include such features as annual increases at a set percentage or in line with inflation and provision for annuity payments to a spouse or other dependant in the event of the Member's death.

The actual level of annuity a Member can buy will depend on their age, health and annuity rates at that time.

An annuity usually provides a secure and set level of income for the rest of a Member's life. It is not normally possible to cancel an annuity contract or vary its terms. However, if the annuity is a 'flexible annuity', payments can decrease and do not have to continue for life.

Ceasing employment

If a Member ceases to be employed by a sponsoring employer at any time, they will normally have the following options in relation to their share of the SSAS fund:

- transfer it to one or more other registered pension schemes and cease to be a Member, a Trustee and Scheme Administrator of the SSAS
- buy one or more (deferred) lifetime annuities in their own name from one or more insurance companies of their choice and cease to be a Member, a Trustee and Scheme Administrator of the SSAS
- keep it in the SSAS, remain as a Member, a Trustee and Scheme Administrator, and take benefits from it as and when required.

When considering these options, a Member will need to bear in mind that some of the SSAS investments may be illiquid and may take a while to sell or that they cannot be transferred in-specie (i.e. the receiving scheme cannot accept, or is not willing to accept, the transfer of ownership of assets and they will need to be sold and the cash proceeds transferred) and that charges will apply and Scheme.

Providing for others.

It's hard to talk about death. But it's reassuring to know that Members' families and those close to them can be fully supported when they are no longer here. With our SSAS there are plenty of options.

Definitions

'Beneficiary' means a person eligible under the Scheme's rules to receive benefits from the Scheme on the death of a Member. This includes any person nominated by the Member in a form of nomination given to the Scheme Trustees and any beneficiary under the Member's will.

'Crystallised funds' means a Member's Scheme funds that have been designated to provide retirement or death benefits.

'Dependant' means a Scheme Member's spouse or civil partner, any child of the Scheme Member under age 23, anyone who is dependent on the member due to mental or physical impairment, and anyone (except a child over 23) who is financially dependent on the Member or with whom the Member is financially mutually dependent.

'Nominee' means an individual who is not a dependant of the Member and is nominated by the Member. HM Revenue and Customs' rules also allow the Scheme Trustees to nominate an individual as a nominee but only if the Member had no surviving dependants and had not nominated any individual or charity.

'Uncrystallised funds' means the Member's Scheme funds that have not yet been designated to provide retirement or death benefits. Payments of benefits from the SSAS on the Member's death at any age are usually free from Inheritance Tax because the Scheme Administrator has absolute discretion as to whom, in what form and in what proportions to pay benefits.

Death before age 75

In the event of a Member's death before the age of 75, and irrespective as to whether retirement benefits have been drawn, the whole of their fund - including life cover up to the Lifetime Allowance - can normally be paid out as a lump sum or as income payments to their nominated beneficiaries tax-free.

The Member's uncrystallised funds in the SSAS must be tested against the Member's remaining lifetime allowance and any excess will be subject to a lifetime allowance tax charge.

For the 2023/24 tax year, the lifetime allowance tax charge will be £0 but, in certain circumstances, your beneficiaries may pay tax at their marginal rate on any excess above the lifetime allowance.

For the 2024/25 tax year onwards, it has been proposed that the lifetime allowance will be abolished.

Death after age 75

In the event of a Member's death after attaining age 75, remaining funds can be paid to beneficiaries as a lump sum or pension income.

In certain circumstances, lump sums to charities can be tax-free.

Benefit options on the Member's death

Lump sums:

Please note: this only applies if the Member's fund does not exceed their available lifetime allowance.

- are free from income tax if paid on the death of the Member before age 75 and within two years from when the Scheme was/ought to have been made aware of the death
- are also free from income tax if paid to a charity nominated by the Member, where the Member had no surviving dependants
- otherwise are assessable income for tax purposes if paid to an individual or subject to a special 45% tax charge if paid to entities such as trusts and companies.

Drawdown pensions:

- are free from income tax if paid from funds which are designated on the death of the Member before age 75 and within two years from when the Scheme was/ought to have been made aware of the death (though that time limit does not apply to funds that had already been crystallised by the Member)
- otherwise are assessable income for tax purposes
- drawdown pensions can only be paid to individuals.

Benefits on the death of a Member's beneficiary

When a Member's nominated beneficiary dies whilst receiving benefits from the fund, benefits can then be paid to their beneficiaries and so on, until the Member's fund has been exhausted.

The tax treatment of the benefits will depend upon the beneficiary's age at death and to whom the benefits are to be paid. This gives the potential for Members to pass pension funds down through the generations with the funds remaining invested in a tax privileged environment.

Tax treatment of payments to beneficiaries

Payments of benefits from the Scheme on the Member's death at any age are normally free from inheritance tax because the Scheme Trustees have absolute discretion as to whom, in what form and in what proportions to pay benefits.

Dependants and nominees can choose to have any funds allocated to them used to buy an annuity from an insurance company. Payments from the annuity contract are free from income tax if the annuity is bought or the funds used to buy the annuity had been designated for drawdown pension on the death of the Member before age 75 and within two years from when the Scheme was/ought to have been aware of the death (though that time limit does not apply to funds that had already been crystallised by the Member) otherwise are assessable income for tax purposes.

General information.

This guide contains a broad description of the main features of our SSAS. Full details are set out in the Trust Deed and Rules. In the event of any conflict or dispute, the Trust Deed and Rules will override this guide.

Whilst Dentons Pension Management Limited (Dentons) is authorised and regulated by the Financial Conduct Authority (FCA) it should be noted that a Small Self Administered Scheme (SSAS) is not an FCA regulated product and, as such, does not come within the remit of the FCA. The SSAS is a Registered Pension Scheme under Part 4 of the Finance Act 2004 and each individual SSAS will need to be registered with The Pensions Regulator.

Dentons will not provide advice on the suitability of investments but reserves the right to refuse to hold any proposed investment within the Scheme. You may wish to seek independent financial advice.

Security of Member's funds

The SSAS fund, and each Member's share of the fund, is held under Trust and is therefore completely separate from the sponsoring employer's resources and each Member's personal resources. However, Member Trustees must bear in mind that where SSAS funds are invested back into the sponsoring employer, for example by way of a loan or acquisition of its shares, or if the sponsoring employer is the tenant of a SSAS property and owes rent, the value of those assets may be reduced or lost if the sponsoring employer is placed into liquidation.

Administration concerns

If any dispute arises concerning Dentons' administration of the SSAS or as a result of a Trustee decision and our nominated Pension Consultant and Professional Trustee are unable to resolve it, this should be referred to our Compliance Officer who will ensure that the issues are investigated and will provide a definitive response.

Contact details:

The Compliance Officer
Dentons Pension Management Limited
Sutton House
Weyside Park
Catteshall Lane
Godalming Surrey GU7 1XE

T **01483 521521**
F **01483 521515**
E **compliance-officer@dentonspensions.co.uk**

MoneyHelper

MoneyHelper (previously known as The Pensions Advisory Service (TPAS)) provides free guidance and support if you need help. It is available at any time to assist you with questions you may have relating to pensions.

If you have a complaint and our Compliance Officer's definitive reply is unsatisfactory, the matter can be referred to MoneyHelper. This organisation is available to assist Members and works on the basis of mediation and conciliation, using a network of skilled individuals who all work towards achieving a satisfactory resolution to the problem.

Contact details for MoneyHelper:

Holborn Centre
120 Holborn
London
EC1N 2TD
T **0800 169 0297**
W **www.moneyhelper.org.uk**

Pension Ombudsman Service

Should TPAS be unable to achieve a resolution, the issue can then be referred to the Pensions Ombudsman Service. This body has statutory powers to investigate complaints and issue a determination - which is legally enforceable.

Access to the Pensions Ombudsman Service is normally only possible once the circumstances have been considered by the Scheme Trustees and then by TPAS.

Contact details for the Pensions Ombudsman:

10 South Colonnade
Canary Wharf
E14 4PU

T **0800 917 4487**
E **enquiries@pensionombudsman.org.uk**
W **www.pensions-ombudsman.org.uk**

The Pensions Regulator

The SSAS may be registered with The Pensions Regulator.

The Pensions Regulator's objective is to protect the benefits and rights of the Scheme Members and they may intervene in the running of the Scheme where Trustees, employers or professional advisers have failed in their duties.

Contact details for The Pensions Regulator:

Napier House
Trafalgar Place
Brighton
BN1 4DW

T **0345 600 0707**
E **customersupport@tpr.gov.uk**
W **www.thepensionsregulator.gov.uk**

Financial Ombudsman Service

Where your unresolved complaint concerns the marketing of the Plan, you should refer the matter to the Financial Ombudsman which provides consumers with a free and independent service for the resolution of disputes with organisations that are authorised and regulated by the FCA.

Contact details for FCA:

Exchange Tower
Harbour Exchange
London
E14 9SR

T 0300 129 123
E compliant.info@financial-ombusdsman.org.uk
W www.financial-ombudsman.org.uk

Information Commission's Office

Where your unresolved complaint concerns how we have handled your personal data in relation to your SSAS, you should refer the matter to the Information Commissioner's Office.

Contact details for ICO:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

T 03031231113
E casework@ico.org.uk
W www.ico.org.uk

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