

# Retirement .Capital



## MAKE YOUR RETIREMENT A SUCCESS STORY

We are delighted to announce that the revamped Retirement Capital website which is packed with a whole host of great information is live! Check out our new resources guides which have been created for our customers by clicking [here](#).

The Retirement Capital app is live in Google Play and shortly the Apple store. As we roll out to all our customers the new app, you will be required to use your mobile number to login. This will take you to a new interface. Look out for your login notification soon from your SSAS administrator who will be in touch over the next few weeks.

In your new SSAS dashboard we deliver all the key information you need, whether it is banking, tax information or simply seeing if the rent has been paid from your property portfolio.

### Low Cost Sharedealing takes off!

Customers can buy and sell, stocks shares and regulated listed funds without costly add-ons on Interactive Brokers (in partnership with Mitto Markets) who are one of the world's largest share trading platforms thanks to a strategic integration.

All fully regulated by the FCA. We have launched this service now so register with your administrator to get to the top of the queue as we are the first UK SSAS provider to offer this service.

### Property Masterclasses

We are delighted to add **NC Real Estate** as one of our product partners.

**NC Real Estate**, are an amazing firm of Commercial RICS Surveyors, who can help you decide if property is the right investment and will put together the best structure for you.

If you are just getting started on your property journey, they offer [masterclasses](#) in property investment and give bags of good advice.

For the latest news on commercial property from the experts listen to their podcast [HERE](#)



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# LATEST

## Deposit Rates from our friends at Insignis

The latest rates for pension bank accounts are here and can be connected to your SSAS account:

Easy Access	30-45 Day Notice	90-100 Day Notice	3 Month Term	6 Month Term	1 Year Term	2 Year Term	3 Year Term	4 Year Term	5 Year Term
2.30%	2.20%	3.00%	2.76%	3.46%	4.50%	4.86%	4.65%	4.65%	4.65%
1.45%	2.20%	2.45%		2.50%	4.40%	4.65%	4.42%	4.46%	4.51%
		1.75%		2.00%	4.36%	4.60%	4.20%	3.00%	4.25%

## WELCOME NEW FACES TO THE TEAM



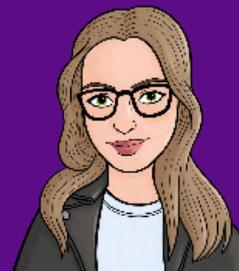
Bryn Walker accepted an offer to join the Retirement Capital Partnership in early 2022 as in his own words "Retirement Capital's proprietary SSAS administration software is the most advanced pension administration system I have seen in 25 years in SSAS. My clients need to benefit from the system you have built".

Bryn volunteers on the Secretariat of the All Party Parliamentary Group on Pension Scams and spends much of his spare time helping victims of pension scams. He values integrity and straightforwardness and enjoys helping people which he delivers in his friendly manner.

In the support team we are delighted to that Alex Moran and Lisa Welton have joined us.



Alex and Lisa will lead pension transfers to support clients transferring pension accounts to their Retirement Capital SSAS.



Congratulations to Veronica, who moves to client management working with Bryn on a fast moving client portfolio.



# New Engagement Tools

## Customer Coverage Plan

As part of our customer coverage plan, we will be interviewing a range of leading industry figures, from the world of commercial property finance to stock market analysts.

They will give their take on commercial property finance, investing and expert views on market events and how this can affect your retirement capital fund.

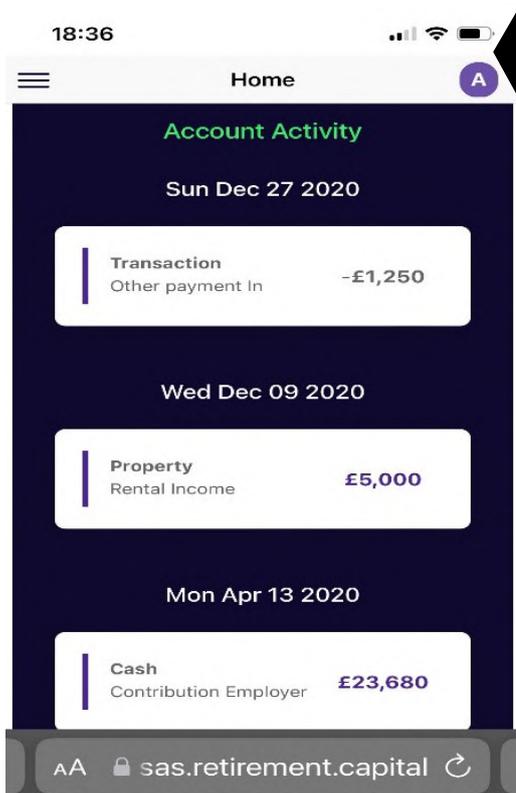
As we are the first UK ever firm to roll out a mobile app that manages the whole of your retirement capital in a SSAS through one device, look out for invitations to our demo and live events which will be nationwide.

Hosted by Jasmin who has a great talent on explaining clearly and succinctly a topic which can be confusing for many, interest will be high.

## We Welcome More Banking Partners

As we migrate existing customers onto the app, we will issue new activation codes to you. If you have chosen Metro Bank as a new banking partner you will be connected first, with customers with Privat3Money customers added shortly afterwards.

Customers will see a mirror of their daily banking transaction in a simple and clear way. We have achieved this by creating special lines of code that “classifies” transaction types in and out of your account.



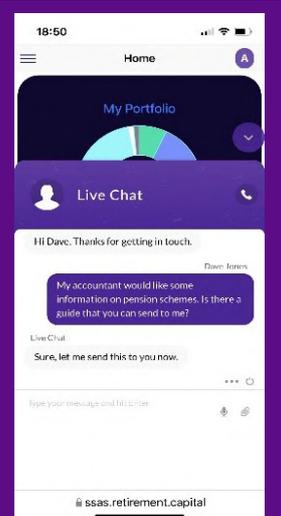
Access your bank account directly, or via our tech that delivers the key numbers in a clear, and simple way as shown here.

## In-App Chat

Whether you are on the go, or at home we have created an in-built chat facility into the app which connects you to your SSAS team.

Our secure technology links your phone into our systems so we can be sure no-one other than you can connect with us.

Send secure files to us and if you are joining via your PC, screen share functionality is available in case your need to show us data on your screen.





# SHARE TRADING

Customers can trade the markets with Interactive Brokers with support from Mitto Markets for online and phone dealing.

Customers can connect Trading View into their SSAS accounts which is a game changer for anyone who buys and sells stocks and shares.

Don't forget we are the only pension firm in the UK that offers this technology breakthrough!

You will not have this functionality if you're with AJ Bell, Hargreaves Lansdown or any of the big supermarkets.

## What this means for you?

Quite simply your share dealing and trading costs are lower plus you will have access to information and data in a format plus insights into the markets from the smartest traders in the world. Here is just a taster of what you will save:

charges			
<b>online dealing</b>	<b>£5 or 0.125%</b> <small>(whichever is higher)</small>	<b>£9.95</b>	<b>£11.95</b>
<b>telephone dealing</b>	<b>£5 or 0.125%</b> <small>(whichever is higher)</small>	<b>£29.95</b>	<b>£20 or 1%</b> <small>(whichever is higher)</small>
<b>annual custody</b>	<b>0.00%</b>	<b>0.25%</b> <small>(capped at £120 a year)</small>	<b>0.45%</b> <small>(capped at £200 a year)</small>
<b>international surplus</b>	<b>£0</b>	<b>0.75% per trade</b>	<b>0.25% – 1% per trade</b> <small>(depending on trade value)</small>

*Disclaimer:*

Any statement given in this newsletter by Retirement Capital, its partners, employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement.

## Our Plans for you in 2023

### SSAS Stats

Track all your investment returns in one app

SSAS Stats delivers key investment matrix & performance of your holdings using very smart calculators.

### Wine & Cheese events

Look out for your invitation to our Wine & Cheese events throughout the UK.

We will host these events with key industry speakers in the spring of 2023 to help accelerate your SSAS success story

### SSAS-switch

SSAS switch is a new service which allows customers who have a SSAS elsewhere to switch to Retirement Capital.

It works out the cost (if any) of moving your SSAS, plus it makes the process of transferring hassle free.

This has been created given the record demand in 2023 of customers with other SSAS providers switching to us.