WELCOME

TO YOUR RETIREMENT SUCCESS STORY

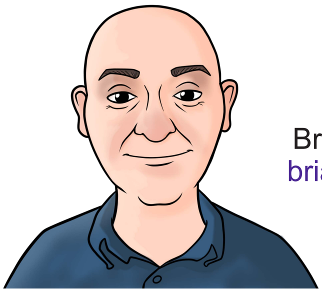
Your Welcome Pack

TABLE OF CONTENTS

Retirement Capital

MEET YOUR DEDICATED TEAM

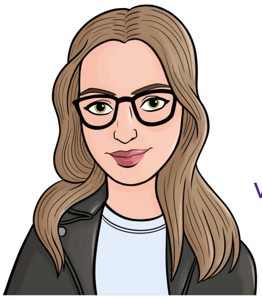
Your SSAS Consultant
Brian Harvey



Brian's email address is
brian@retirement.capital

Brian is not always office based but you can still reach him on 0330 311 0088, where the call will be put through to his mobile if he is out of the office.

Assisting Brian with the administration of your SSAS
Veronica Walkman



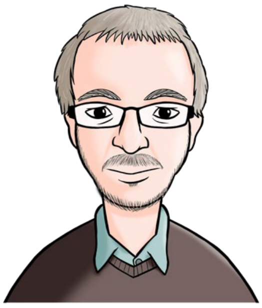
Veronica's email address is
veronica@retirement.capital

Veronica is office based and you can reach her on 0330 311 0088.

Additional Support

There are additional members who help Veronica and Brian that you may sometimes hear from that have been allocated to you.
The two key people are:

Galina
Support Manager



Tony
Technical Projects

We prefer email to post as it keeps a permanent record of correspondence easier (we scan and keep a record of everything) and plus we can respond to you quicker.

Occasionally, there may be items which require postal correspondence. Our data processing is at Venture Wales, Pentrebach, Merthyr Tydfil CF48 4DR.

Given the changes on social distancing, we have also opened online meeting system.
For online meetings you will be invited to join **meet.retirement.capital**
We have launched a facebook page where we will share our ideas and know how on SSAS. Simply search under Retirement Capital or SSAS Experts and you can connect to our posts, ideas and input as we develop.

ACCESSING YOUR SSAS

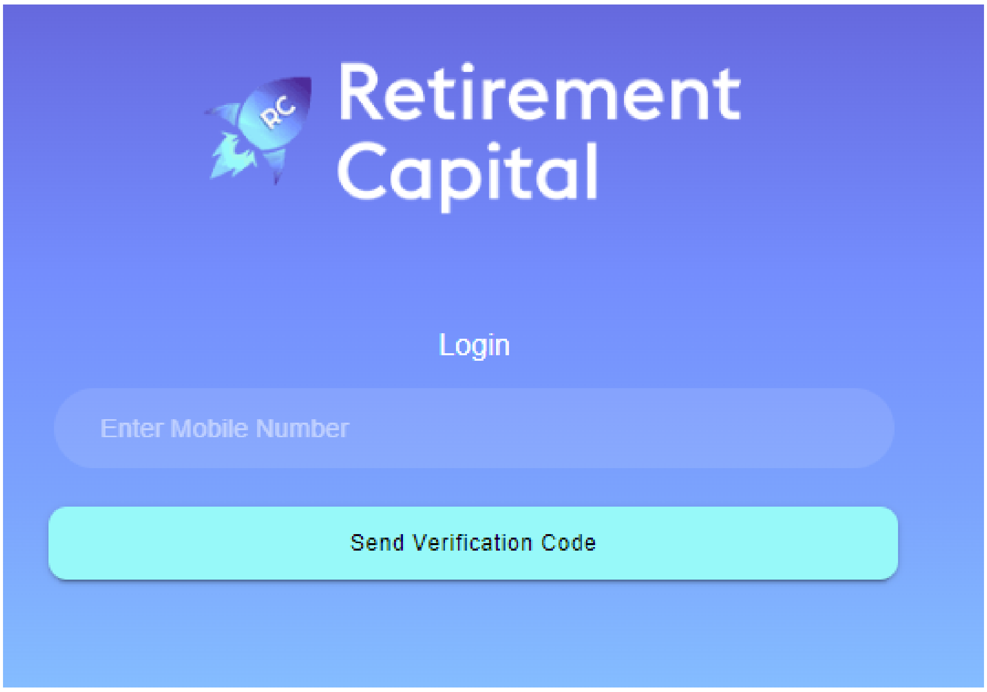
Once you have confirmed your registration and acceptance to online access, you will receive an activation code by email.

Your login will be your mobile phone number.

You will receive a code to your email address, known as an OTP, each time you login for security purposes. It will only be sent to your assigned email address. This is a secure method of login and avoids passwords being compromised.

Each SSAS member will have their own login account and each SSAS member must have a mobile phone number registered in their name and an email address registered in their name. SSAS members cannot cannot share the same mobile number or email address. This is for data security.

If your mobile number or email address has changed you must speak with us. You will need to go through an ID verification and SIM check before your new phone number or email is activated.



!

If you wish to change the mobile number or email that is linked to your device you must get in touch with us.

For security the SIM card must be registered to you and there must be evidence from your provider that the SIM is registered in your name. This is for your protection.

PAYMENTS IN AND OUT

From your dashboard you can manage your SSAS.

Contribute

When you choose the contribution button, you will see an immediate figure of the amount paid into your SSAS in this tax year plus your remaining annual allowance.

If you wish to set up monthly or quarterly contributions, simply speak with a member of the support team and we will action this for you.

The contributed amount will appear the following working day on your account dashboard.

!

You may set up contribution collection via your phone, which avoids having to login to your personal or company online banking to make the payment. Our provider will charge per 1.4% transaction fee for contributions via this method.

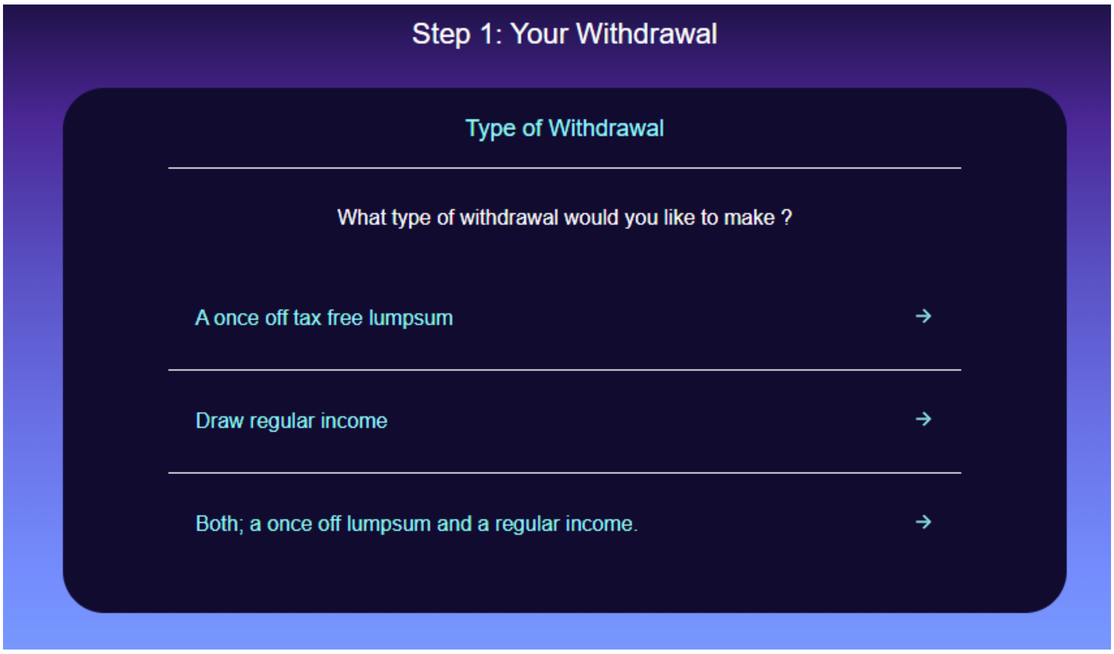
If you make the contribution directly from your bank account there is no transaction charge for any payments received.

Withdraw

If you are aged over 55, you can withdraw cash from your pension account.

> **!** You can take pension income, a tax free lump sum or any combination via your dashboard through a few simple steps online.

Once we receive your instruction, the payment process is completed the following working day. If you choose to take regular payments, we provide this service via a monthly payroll to your nominated account. We will only pay pension income to you and not to a third party for security reasons.



> **!** There are a number of options available to you where you draw pension income, including purchasing an annuity. Whilst we do not provide financial advice, we can put you in touch with a financial advisor with specialist experience in this area.

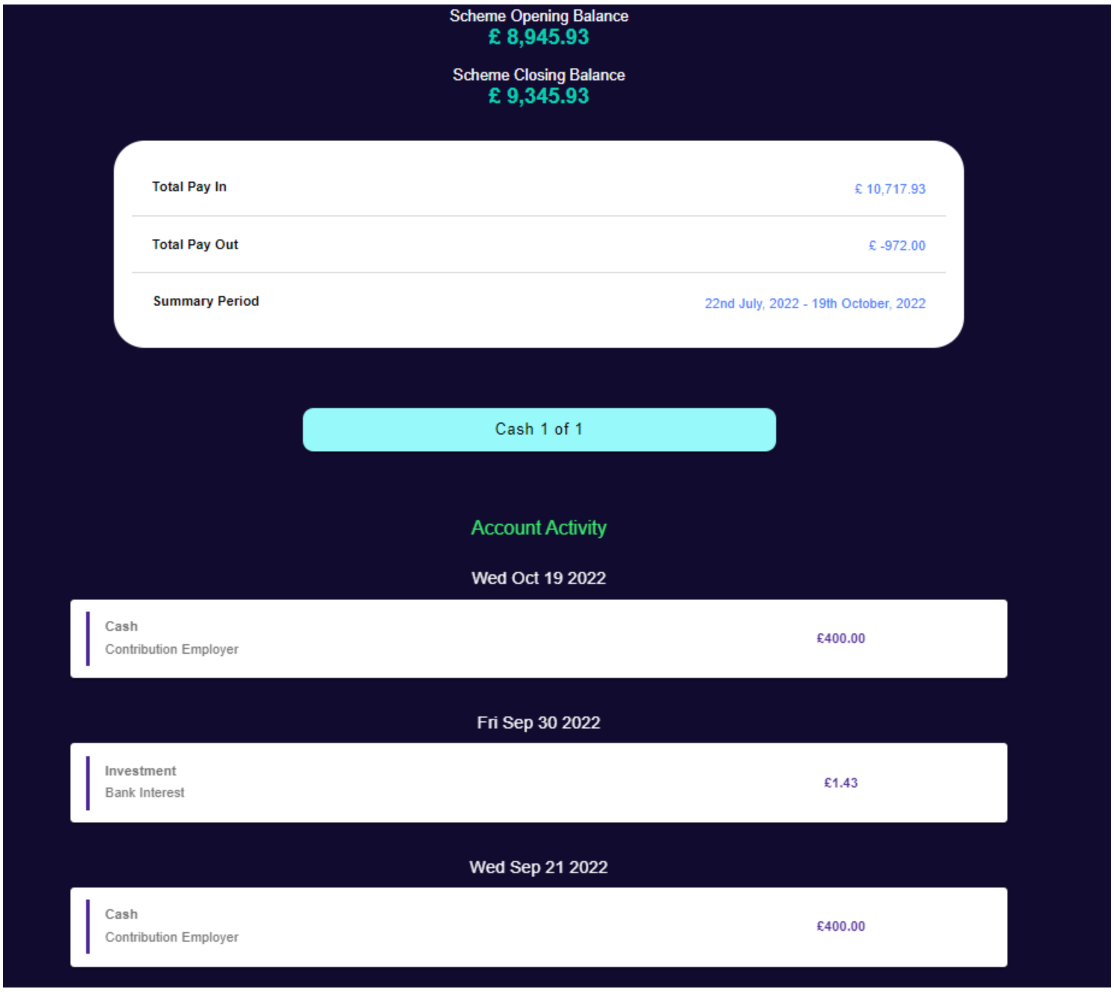
YOUR INVESTMENTS

Manage investments is designed to deliver the important financial information on your SSAS account.

Our banking feed pulls bank account activity data on an overnight basis and using our secure systems, we deliver the bank and daily transactions in a clear, simple and secure way.

You will find a nice summary of your daily cash banking movements through the dashboard.

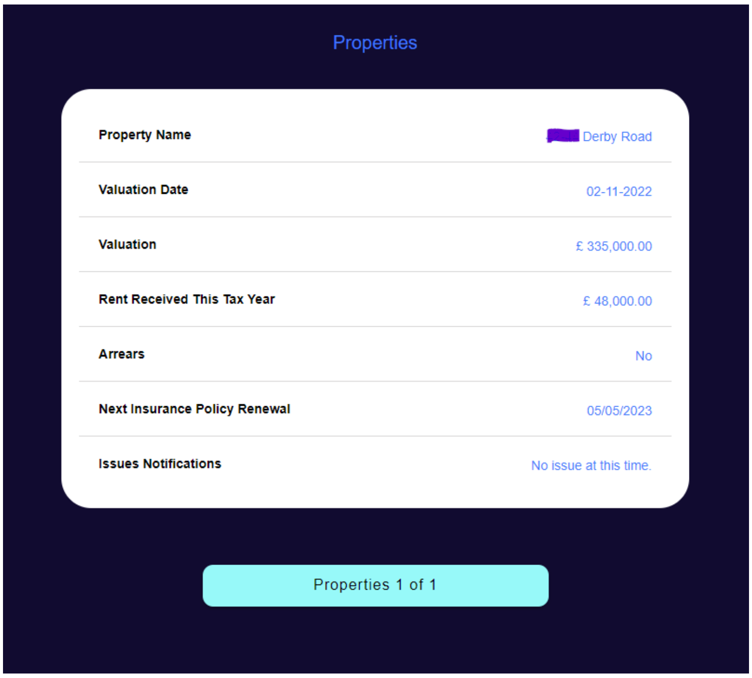
We give each entry a simple to understand description summary. For example, as below, contributions from your business will be headed in the heading and **contribution employer** in the subheading, together with the date and payment amount.



Your share of the cash holding with the amount held in the scheme overall is given also. You can add more than one bank account to your dashboard and it will appear as 1 of 1 for a single account, or 1 of 2 for two pension accounts. This is useful if you have say, a currency account in sterling and euro.

By selecting your chosen investment(s) you will see a breakdown of all the most important information.

For example if you have property in your SSAS, your dashboard will display rent received in this tax year together with insurance and property notifications to keep you up to date with any issues.



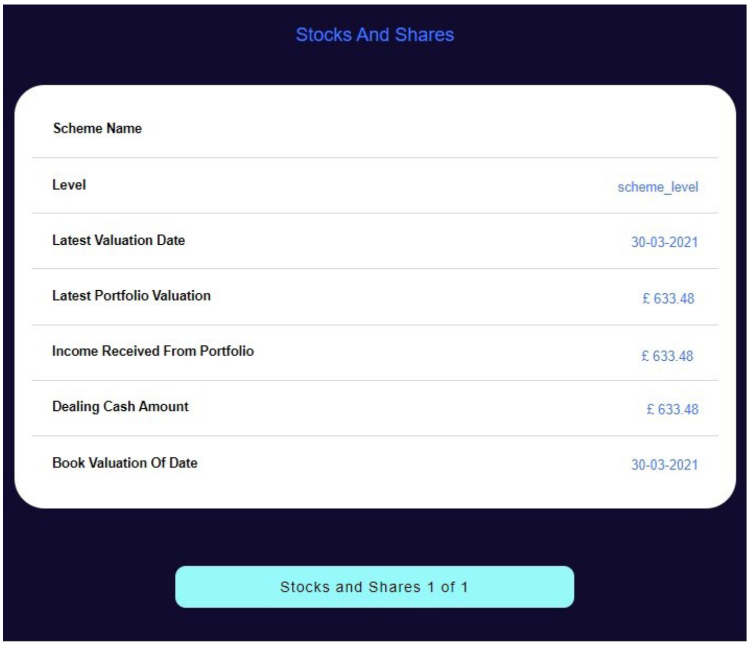
Properties

Property Name	[redacted] Derby Road
Valuation Date	02-11-2022
Valuation	£ 335,000.00
Rent Received This Tax Year	£ 48,000.00
Arrears	No
Next Insurance Policy Renewal	05/05/2023
Issues Notifications	No issue at this time.

Properties 1 of 1

If you have other members in your SSAS our calculators show what the splits between each member. We update these values as the scheme transactions change.

If you have a share dealing account connected to your SSAS, you will see the latest valuation, performance data and key information.



Stocks And Shares

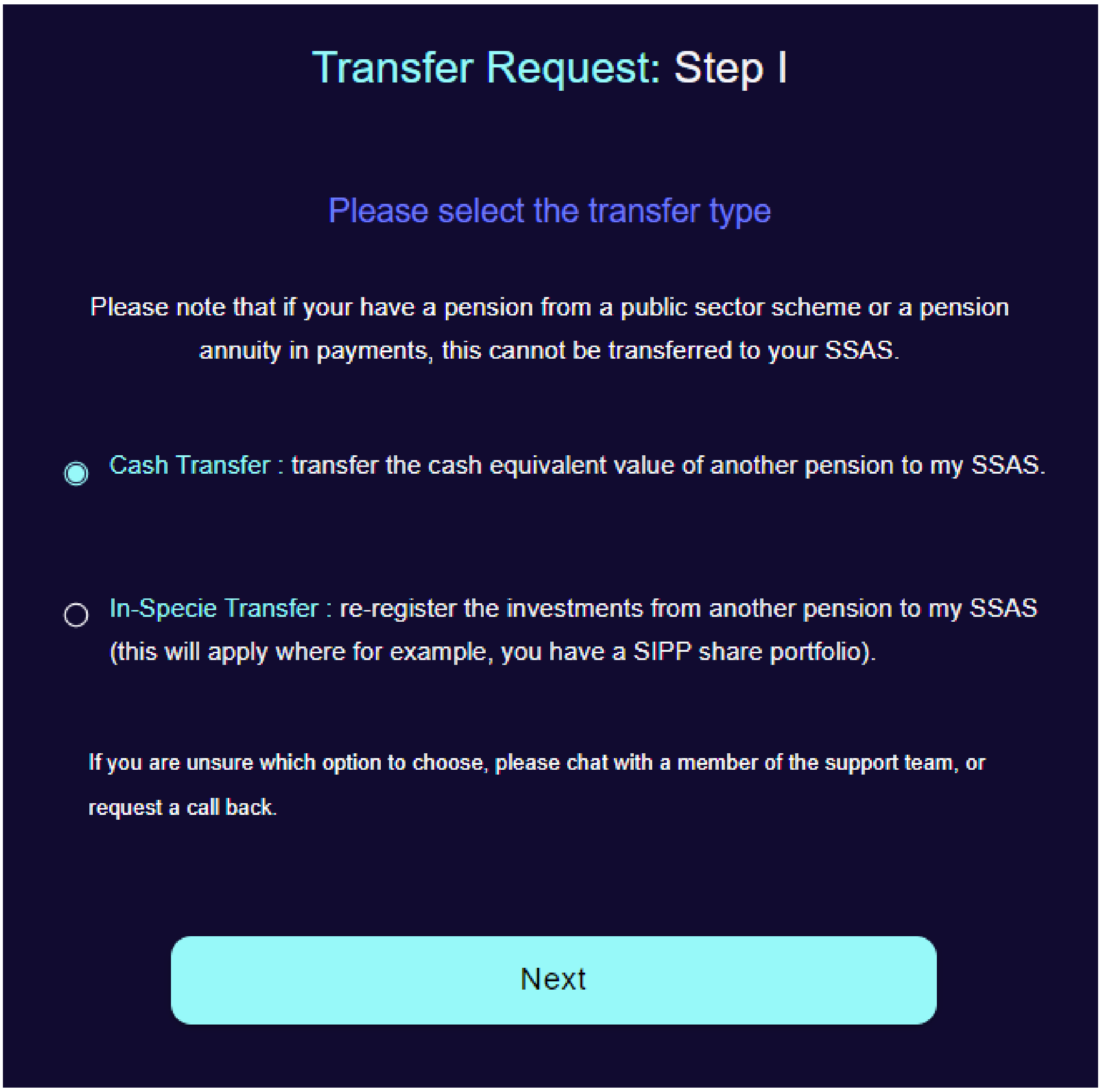
Scheme Name	
Level	scheme_level
Latest Valuation Date	30-03-2021
Latest Portfolio Valuation	£ 633.48
Income Received From Portfolio	£ 633.48
Dealing Cash Amount	£ 633.48
Book Valuation Of Date	30-03-2021

Stocks and Shares 1 of 1

PENSION TRANSFERS

If you have pensions from elsewhere you can generally transfer these to your SSAS. This can be activated through your online dashboard.

Your dashboard will display updates to the status and progress of your pension transfer..



! You can use the app to select the type of pension transfer you wish to make in 3 simple steps.

Retirement Capital

GETTING THE RIGHT INFORMATION

On your dashboard we have created a frequently asked questions section. These are the main enquiries we receive and to save you the trouble of getting in touch we have put the questions answers in the app.

!

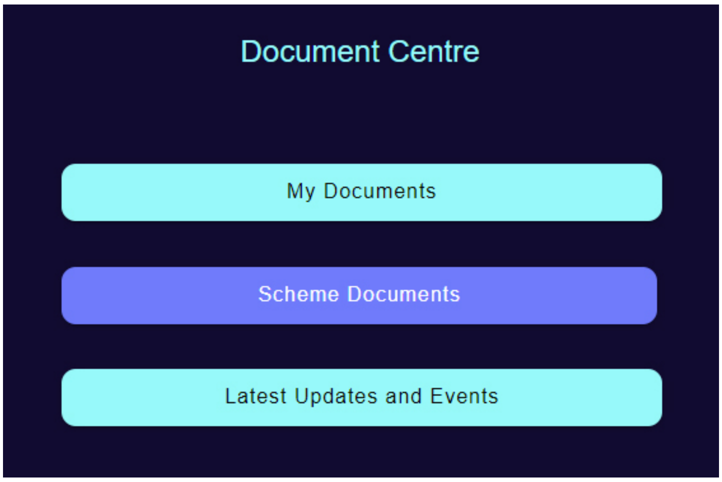
If you do not find the answer here, simply choose In App assistance to connect with your scheme administrator.

RECORDS & TAX INFORMATION

Select document centre in the app and your records are stored as a pdf for you to download or share on a device.

We have created a My Documents centre which allows you to upload and store information such as your Will or other records important to you.

Scheme Documents are recorded in mini folders, such as pension transfer records and investment statements.



All tax information is kept in a separate compartment so you can share pension tax returns with your accountant and financial advisors.

If you invest in property, the latest leases, insurance documents and agreements are kept here in the Property Manager folder.

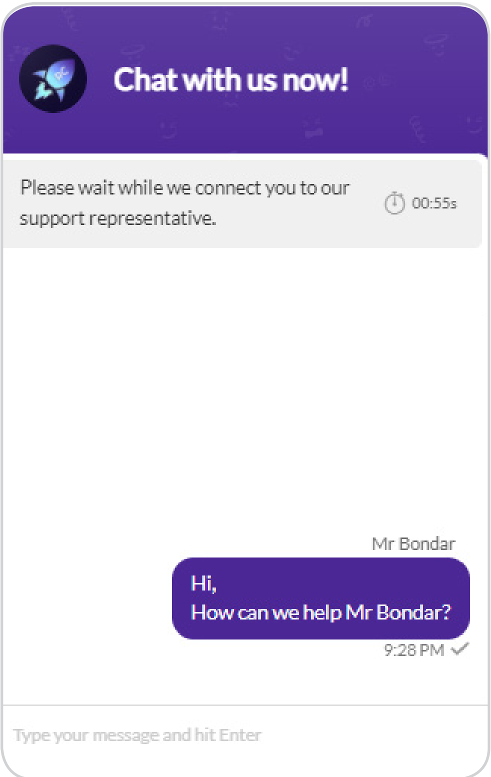
Having access to all your pension and investment information in one place, saves you time and gives peace of mind. This is because our system security backs up your data on a continuous basis.

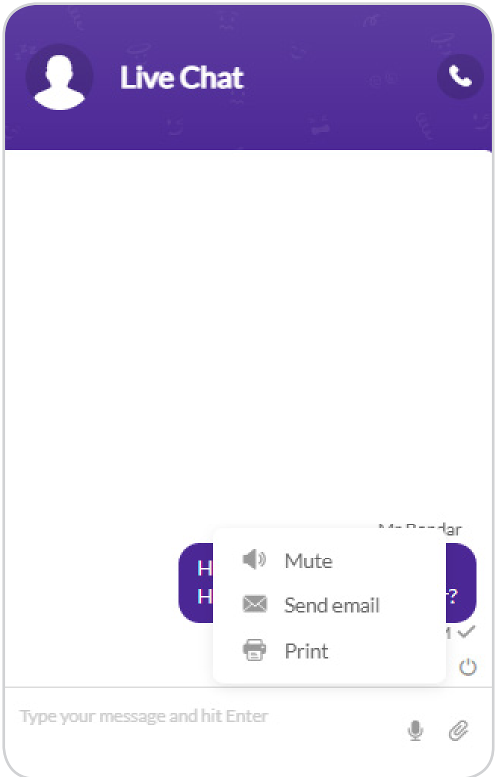
Look out for notifications and access the information and events which will appears in the Latest Updates and Events folder. Our library of information are at your finger tips!

ONLINE HELP & ASSISTANCE

We are online 9 am - 5pm, Monday to Friday. You can message us out of hours and we will respond the following working day.

During office hours, simply select contact administrator for in-house chat with your dedicated administrator. This can be done online via your pc, tablet and even your phone.





We are here to look after you and we will do our best to deliver a 1st class service to you.

If there are ways you think we could improve our product offering to you, then please give us your feedback and recommendations.

! Did you know that you can share and send files to us via the app. We also know it is you calling as the device you are calling from will be linked to us and this helps keep everyone secure. We will ask some security questions to ensure that no unauthorised users are on your phone.