talbotandmuir

SSAS

the savvy pension for small business owners

A powerful pension solution

A Small Self-Administered Scheme (SSAS) is a powerful pension solution designed to help executives and directors in a company build up a retirement fund, offering greater control and flexibility compared to other pension products.

While SIPPs (Self Invested Personal Pensions) have stolen the spotlight in recent years, SSASs have been an invaluable planning tool for over 30 years. And unlike SIPPs, SSASs can lend money back to the business and combine pension assets across members, perfect for directors and key shareholders looking to make their retirement savings work harder.

As the SSAS market matures, key issues like investment suitability, benefit drawdown, and succession planning demand expert attention. That's where we come in.

Our experienced SSAS team delivers clear, compliant, and valuable support, with a high level of personal service. We bring the same standards you'd expect from a premium SIPP provider, plus a wealth of in-house expertise that makes running your SSAS simple, efficient, and cost-effective.

Six reasons a SSAS makes sense

Lend money back to your business

Our SSAS products allow the scheme to lend up to 50% of the pension fund back to the employer, which can be a powerful financing tool, giving the business access to much needed capital without relying on banks or external lenders.

Pool your assets

A SSAS can include up to 11 members, and pension assets can be pooled together into a single scheme, allowing you to:

- Negotiate better deals, increase scalability, and spread risk more effectively
- Purchase commercial property through the SSAS, including your own business premises which can then be leased back to your company
- Simpler and more cost-effective than running multiple separate schemes

Improved tax efficiency

Employer contributions are usually tax-deductible, and rent paid to a SSAS-owned property goes back into the pension tax-free.

Gain greater control and flexibility

SSAS members can make their own investment decisions and benefit from more control over how funds are managed. A SSAS with Talbot and Muir offers a wide range of investment options, including:

- Commercial property
- Corporate bonds and shares
- Units in regulated collective investment schemes
- Shares in investment trusts
- Real estate investment trusts (REITs)
- National Savings & Investments (NS&I) products
- Gold bullion

A range of retirement benefits

Our SSAS products offer a range of retirement benefits, giving members control over how and when they take their pension, including tax free cash, flexi access drawdown, and uncrystallised lump sum withdrawals.

Effective intergenerational planning

Family members can become scheme members, and assets can be passed on in line with retirement goals and family legacy. SSAS property and loanback features can be used to plan business handovers or future growth—integrating retirement and succession plans.

Why choose Talbot and Muir?

With over 35 years' experience and as one of the UKs largest SSAS providers, we're able to offer unrivalled levels of technical expertise. Having been acquired by the Curtis Banks Group in 2020, a major player in self-invested pensions, we became part of the Nucleus Group in 2023, further building on our knowledge and scale in the pensions and retirement space.

Our menu based tiered pricing , full suite of retirement options, and renowned technical support makes us the smarter choice.

Is your existing SSAS up to scratch?

Avoid costly fines or scheme de-registration by ensuring your SSAS scheme administrator meets HMRC's 'Fit and Proper' standards.

Contact us today to book your free, no obligation SSAS review.

Ready to set up your SSAS?

Contact us today.

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Please note that Talbot and Muir are not authorised to provide financial advice and you should seek the advice of a suitably qualified FCA regulated adviser.

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