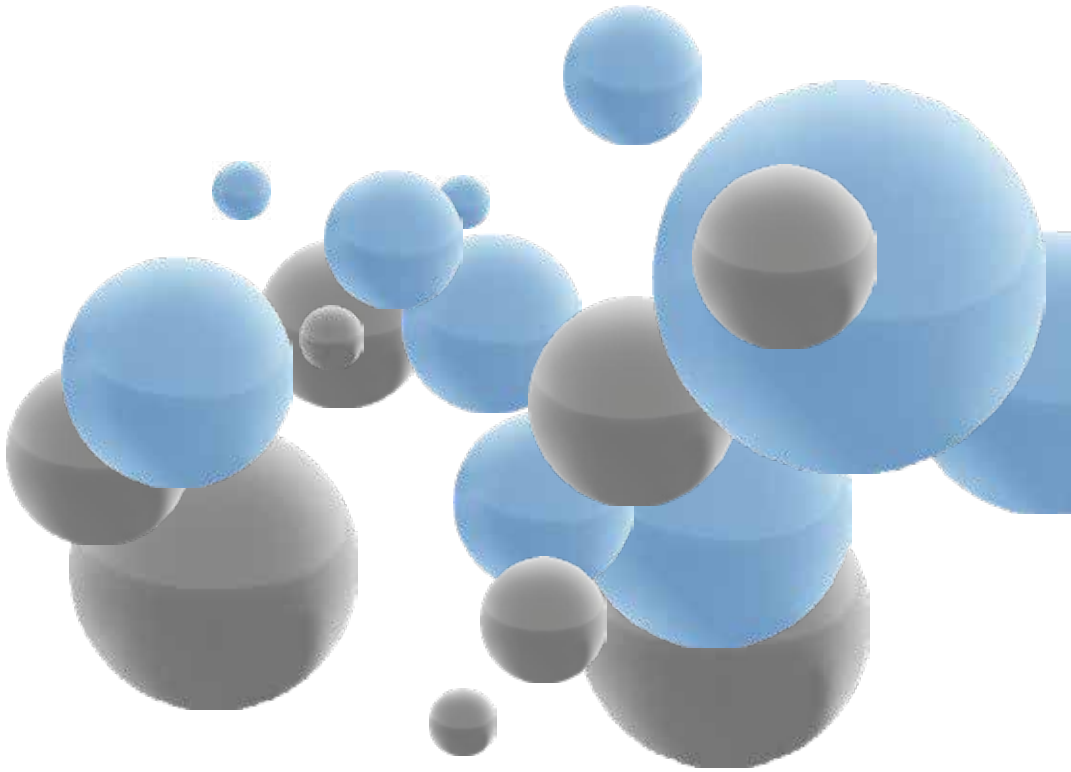


TAYLOR PATTERSON

PART OF MATTIOLI WOODS PLC



SSAS

SMALL SELF ADMINISTERED SCHEME

ABOUT TAYLOR PATTERSON

Based in Lancashire, Taylor Patterson specialises in the administration of bespoke pension plans. Taylor Patterson is a trading name of Mattioli Woods plc.

For individuals wanting to control the management of their pension, to have a choice of investments including commercial property and considerable flexibility as to when and how they draw their pension benefits, the Taylor Patterson SSAS offers the solution.

A SSAS is suitable for entrepreneurs of small to medium sized owner managed businesses.

Our aim is to make pension funds help you achieve your objectives.

FULL SERVICE SSAS

Working with the sponsoring employer, a SSAS can provide flexible financial options to your business.

A Small Self Administered Scheme (SSAS) is an occupational registered pension scheme that can be established by company directors and key employees. A SSAS is able to own the business property and invest in a wide range of investments which are controlled by the member trustees.

A SSAS receives contributions and transfers to accumulate a retirement fund for its members. Company contributions can be varied in line with profitability and there is no contractual commitment to pay a particular level of contribution.

The full SSAS is ideal for entrepreneurs of small and medium sized owner managed businesses and provides:

- multiple members in the scheme
- the full range of investments including commercial property and loan backs
- allows for borrowing
- assists with providing flexible options for succession planning
- can be used as part of the financial toolbox to help a business achieve its goals

ONE MEMBER SSAS

In view of the fact that Taylor Patterson recognises the administration with a one person scheme is less onerous than a multiple member scheme, a specific scheme has been put in place with reduced fees. In order to maintain flexibility should more members wish to join, the scheme can be reverted to a full SSAS.

There are no restrictions other than HMRC rules on the investments that can be held, allowing for example:

- commercial property
- loanbacks
- borrowing

This gives the individual a cost effective opportunity to set up an occupational based scheme which is competitive with our SIPP charges.

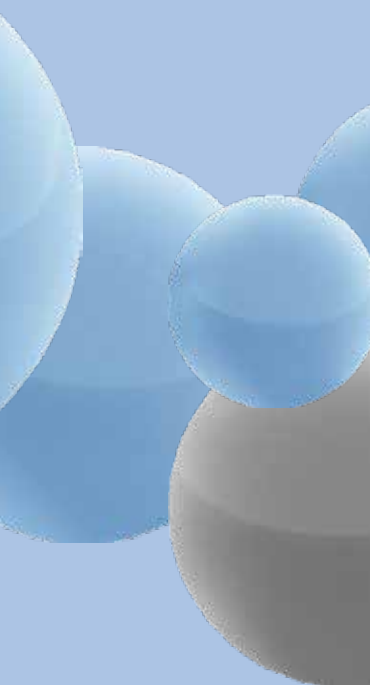
The administration of simple straight forward investments is less onerous than schemes containing for example, property and loan backs, so we have put in place a specific scheme with competitive fees.

The investments that would qualify would be regulated UK investments, such as, cash deposits, collectives, discretionary portfolios, assets held via a platform and insurance company trustee investment plans.

This makes the SSAS competitive if for example properties are sold at retirement, preventing the need to transfer to alternative products. In the early years this scheme allows funds to be built up to facilitate future investment in property or loan backs.

Should other more complicated investments be desired then a switch to a full service SSAS would be available.

INVESTMENT ONLY SSAS





Taylor Patterson is the Professional Trustee and Scheme Administrator of the SSAS. Taylor Patterson is responsible for the day to day administration of the SSAS.

Taylor Patterson is a trading name of Mattioli Woods plc which is authorised and regulated by the Financial Conduct Authority. A SSAS is not a FCA regulated product and does not come within the remit of the FCA.

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