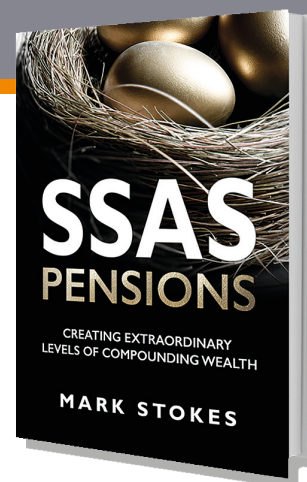


MARK STOKES

CO-FOUNDER OF EQUA AND SSAS ALLIANCE

GAME CHANGING FUNDING - ENABLING COMMERCIAL PROPERTY WITH SSAS PENSIONS



ARE YOU PASSIONATE ABOUT:

- Becoming the bank?
- Growing your personal wealth?
- Learning, connecting and collaborating?
- Controlling your pension and investments?
- Leaving a powerful legacy for future generations?
- Understanding the power, freedom and choice of a SSAS?

A SSAS is a Small Self-Administered Scheme and is a highly tax efficient occupational pension scheme held in a Trust structure where YOU make your investment decisions.

Upon retiring from 25 years of corporate life in 2015 at aged 45, my passion was to take control of my entire personal economy and finding an accountable pension structure to enable my property and business investment strategy was top of the list!

For nearly 3 decades I had run huge global infrastructure businesses and led high performance teams, before co-founding EquaGroup which currently has 13 current developments ranging from £5m - £20m GDV. We have used our own SSAS funds to invest in commercial property as well as collaborating with other SSAS Trustees who have invested in our developments including Zurich House, Crawley (in the picture), and we have seen the huge compounding benefits that can be achieved with a SSAS in the right hands.

There are valuable business benefits available to those with the tenacity to seek out and understand how a SSAS structure can support their business, personal aspirations and goals. It is one of the most potent forces that a business has at its disposal and the number of SSAS's being established is rising sharply and you too can understand this trail blazing strategy for your wealth accumulation.

As George S Patton said "If everyone is thinking alike, then somebody isn't thinking"

Investment options are wide reaching for SSAS Trustees and can include many asset classes however some that are popular in property sectors include:

- Investing in commercial property
- Loaning funds to unconnected third parties
- Loan Backs to your sponsoring company
- Investing through crowd funding platforms
- Leveraging your SSAS through commercial borrowing upto 50% of SSAS Fund Value.

One of our SSAS investments in 2019 enabled us to drive significant appreciation through change of use, restructuring of commercial leases, refurbishment & conversion and this investment drove a larger fund value increase in our SSAS than had been created by my 25 years of pension contributions AND returns!!!

How game changing is that! Furthermore, one of my mentees has acquired 3 commercial properties within their SSAS in the last 12 months alone and these are not isolated cases, however a SSAS is not for everyone and significant due diligence must be adopted.

Operating a SSAS should be of VERY significant interest to anyone running a business due to the highly efficient and valuable benefits including:

- Reduce Corporation Tax
- Can receive carried forward pension contribution allowances of up to £120k per Director
- Can receive a large pension contribution up to £500k and receive Corporation Tax relief in the current tax year
- Company and personal contributions are deductible against tax
- Can lend to the sponsoring employer via a Loan Back
- Can buy your business premises
- Can borrow money to purchase commercial property

- Can receive rent tax free on commercial property
- Purchasing commercial property to be leased back to your business (or third party)
- No capital gains tax due on disposal of investments
- Can hold all existing pension funds in one place under personal control
- Can reduce pension administration fees
- Can allow more flexible HMRC approved Investments than alternatives
- Can increase a pension fund through tax free and compound growth
- A tax-free lump sum on death before retirement
- Investing in your company by buying an equity stake
- A tax-free lump sum from age 55 on retirement
- Transferring assets from you, or your family, personally ('in-specie' transfers)
- Provides business owners with control and efficiency
- No income tax on allowable investments

WANT TO KNOW MORE?

I wrote "SSAS Pensions, Creating Extraordinary Levels of Compounding Wealth" to enable others to understand the choices available to them. Also join us at www.SSASAlliance.org for more details. Check it out on Amazon, Audible & Kindle along with my other book, "Commercial to Residential Conversions".

I hope this has ignited your passion to become fully equipped and prepared to seize control of your personal economy and to deliver the enormous potential benefits of your own SSAS for many years, perhaps even decades to come, as part of YOUR multi-generational legacy.

If you have any questions, please drop me a line at mark.stokes@equassas.co.uk