

Small Self Administered Scheme (SSAS)

For flexibility with your pension monies, a Small Self Administered Scheme offers **complete control and direction** over funding levels and **investment choice**. Small Self Administered Schemes allow the pension fund to be tailored to **suit the client's needs**.

Merrion's Small Self Administered Schemes - Investment Options

- Equities
- Direct property / property Funds
- Government Gilts
- Cash
- Unit and investment trusts
- Merrion's guaranteed structured products
- Corporate bonds
- Insurance company funds

(The above list is not exhaustive)

Merrion provides a comprehensive range of services

- Full SSAS set up and documentation in conjunction with Trustees
- Option to **transfer existing assets** from a Company Pension Plan
- **Dedicated Investment Manager** to assist you in selecting your asset mix and portfolio
- Advisory or Discretionary account options available
- **On-line access to portfolio of investments with up to date valuations**
- Full access to Merrion's **award winning equity research** on-line
- There is a **competitive and visible charging structure**
- Minimum investment in Merrion's SSAS is €200,000 within year 1 including transfers

Tax Relief

- Employer ordinary annual contributions are allowed as a deduction from the profit and gain of the employer's trade in the year in which it is paid.
- The basic limit on the amount that an employee can contribute for eligible tax relief by way of ordinary annual contributions to a scheme in any particular year ranges from 15% to 40% of the employee's remuneration depending on age.
- Your investment accumulates tax free with a tax free lump sum option at retirement.
- Cap on fund size is currently €5 million.

Charges: >Annual Management Fee of 0.5% + VAT (Min of €1,500 – Max of €3,000) plus VAT
>A set up fee of €3,000 plus VAT.

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