

# Pensioner Trustee Services



# Our Pensioner Trustee services

Grant Thornton Pensioner Trustees Limited specialise in providing in-depth, informed and practical pension based solutions. Pensions are a vehicle that many people initially set up through an insurance company in their workplace and often forget about why they contribute to a pension. As life demands, commitments and financial goals change as do expectations on retirement. We believe your pension should also change. Be wary of leaving your savings in a structure that is inflexible, costly and difficult to decipher where your investments actually are and what they are really worth. As we get close to retirement the performance, cost and flexibility of our pension often becomes more urgent to us but then it is too late to make meaningful changes.

## What if you:

- had the freedom to plan for your future with full control over where your pension assets are invested;
- received an annual valuation of your pension that was written in plain English;
- could easily move your pension with you between employments;
- had no tax liability for any company contributions and tax relief on personal contributions at the higher rate;
- could transfer over existing pension assets;
- had investments in the fund and any returns on them developed tax free;
- do not have to liquidate all your pension assets upon retirement;
- could reduce the cost of your pension and retire from age 50; and
- had the choice of the broadest range of investment options including :
  - property (residential and commercial);
  - land; and
  - local and international equity funds, bonds, cash deposits; and many other asset classes.



We believe we can deliver your desired pension solution to you. Our dedicated team of professionals has the skill and knowledge required to assist you achieve your pension goals.



# Why Grant Thornton?

Our pensioner trustee service can offer business owners, directors and/or employees the opportunity to manage their own retirement choices without the investment restrictions, high charges and lack of transparency many pension providers apply to their pension policies.

As the pensioner trustee of your Small Self-Administered Pension (SSAP) we will advise you on the legal and technical aspects of your pension, the level of funding allowable and keep you informed of any significant legislative changes affecting your pension. Our SSAP may be the best option for your future if you wish to:

- use pension assets to purchase a property in Ireland or the UK;
- have the option to invest in a broad range of international funds;
- plan a tax efficient exit from your own business;
- consolidate existing pension arrangements under one structure;
- reduce the cost of your existing pension contracts;
- diversify the risk within your pension fund; or
- take control of your investment fund for the future.

If you are interested in investing in property or other asset classes with your pension fund please speak to your financial advisor and we will work in tandem with them to provide you with the most suitable solution for your circumstances.

## Tax advantages of investing through your pension:

- full tax relief is available on monies invested into your pension;
- all income and gains within pension schemes are exempt from income tax;
- on retirement, you can take 25% of the value of the pension fund as a lump sum, of which €200,000 is tax free;
- your pension fund post retirement can continue to grow as an Approved Retirement Fund (ARF) with similar tax advantages; and
- your self-administered pension offers significant flexibility as and when you decide to take your pension benefits to suit your own financial needs as well as wealth and succession planning.

# Contact

If you have further questions on our pension services and the best route for your future contact a member of the Grant Thornton pensioner trustee team.



## Aengus Burns

Grant Thornton Pensioner  
Trustees Limited  
T +353 (0)91 532 480  
M +353 (0)86 337 1576  
E [aengus.burns@ie.gt.com](mailto:aengus.burns@ie.gt.com)



## Colm Murphy

Grant Thornton Pensioner  
Trustees Limited  
T +353 (0)1 680 5805  
M +353 (0)86 837 5074  
E [colm.murphy@ie.gt.com](mailto:colm.murphy@ie.gt.com)

## Offices in Dublin, Belfast, Cork, Galway, Kildare, Limerick and Longford.



[www.grantthornton.ie](http://www.grantthornton.ie)



[@GrantThorntonIE](https://twitter.com/GrantThorntonIE)



[Grant Thornton Ireland](https://www.linkedin.com/company/grant-thornton-ireland/)

This publication has been prepared only as a guide. No responsibility can be accepted by us for loss occasioned to any person acting or refraining from acting as a result of any material in this publication.

Grant Thornton Pensioner Trustees Limited is a Registered Administrator with the Pensions Authority, is authorised as a Pensioner Trustee and is a separate legal entity to Grant Thornton Ireland. Terms and conditions apply. Please note that the provision of this product or service does not require licensing, authorisation, or registration with the Central Bank of Ireland and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme. Registered office, 13-18 City Quay, Dublin 2. Registered number 470637. © 2018 Grant Thornton Ireland. All rights reserved.