

Pensioner Trustee Services

Intermediaries



Intermediaries

Grant Thornton Pensioneer Trustees Limited specialise in providing in-depth, informed and practical pensions based solutions to intermediaries and their clients. We provide our services through a network of insurance brokers, financial advisors, accountants, tax advisor and estate agents. We work hand-in-hand with clients in conjunction with their advisors to provide the structures, advice and support required to ensure clients are getting the most from their retirement while ensuring compliance with all relevant pension and tax legislation.

Our skill-set and broad experience puts us in a unique position to be able to provide pension and pension related services to clients in an efficient, friendly and cost efficient manner. We are transparent and provide a competitive platform, which allows us to perform our dual role as pensioneer trustee and registered administrator to the highest standard. Grant Thornton Pensioneer Trustees Limited are not financial advisors and do not offer financial advice, but rather execute investment instructions from clients after they have discussed them with their financial advisors.

What we offer

Our **Small Self-Administered Pension (SSAP) scheme** offers you the opportunity to take control of one of your most valuable assets in a transparent and cost effective vehicle that has your retirement goals at its core. With our **self-administered Approved Retirement Fund (ARF)** our team continues to administer your fund into retirement for you. Our offering will give you the opportunity to manage your own pension fund in conjunction with your chosen financial adviser without the investment restrictions found with some traditional pension plans. It is designed for individuals that are comfortable with making their own investment decisions and have a clear understanding of investment risk.

The range of investment options available include the following:

- deposit accounts;
- direct and indirect property investment (residential or commercial);
- choice of discretionary fund managers;
- choice of international investment managers;
- stockbroking firms;
- multiple investment platforms;
- full suite of life company funds; and
- private equity and limited loan note investment.

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 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 pensioneer trustee team.



Aengus Burns

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



Colm Murphy

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

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



www.grantthornton.ie



@GrantThorntonIE



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 Pensioneer Trustees Limited is a Registered Administrator with the Pensions Authority, is authorised as a Pensioneer 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.