

MacCourt Financial Planning Ltd. MacCourt Trustees Ltd*.

(Revenue appointed pensioner trustee*)

Self Administered Pension Schemes (SSAP's)

SSAP's offer complete investment choice allowing direct investment in:

- Company shares , Irish and overseas
- Specialist unit funds
- High yield deposit accounts
- Property purchase , residential or commercial
- Pension investment funds at 'wholesale' cost
- Guaranteed With Profits pension funds

SSAP's offer much more flexibility on annuity purchase:

- Annuity purchase can be deferred for up to 5 years post retirement
- Flexible drawdown of fund using new AMRF / ARF retirement options

SSAP's offer total transparency of costs:

- Transaction charges are known in advance
- Management fees can be reduced or totally eliminated
- Contributions can be varied / suspended without penalty

SSAP's offer tax efficiency:

- Full corporation or personal tax relief on contributions
- No taxes of any sort payable within fund
- Tax free lump sum on retirement

SSAP's offer safety and control:

- The client is joint trustee/signatory on all transactions
- Investments are held directly in a separate account for each client

For Further Information please contact:

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**MacCourt Financial Planning is a member of the Irish Brokers Association (IBA) and is regulated by the Central Bank of Ireland as an Authorised Advisor. MacCourt Trustees Ltd., a separate company specially formed to handle SSAP's, has been appointed by the Revenue Commissioners as a duly authorised pensioner trustee. Both companies hold professional indemnity insurance as prescribed by the IBA.*