

## SSAS Allowable Investment Schedule

### 1 Our Contact Details

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#### **Morhart Pension Services Ltd**

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### 2 Allowable Investments

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**The following products are allowed as investments within the Morhart SSAS ('the SSAS'):**

#### **Cash Deposits**

- Current accounts
- Deposit and Fixed Term accounts
- Foreign Exchange accounts with a UK bank

#### **Stocks and Shares**

- Shares, Fixed Interest Securities and Depositary Interests listed on the London Stock Exchange (LSE), the Alternative Investment Market (AIM) or any overseas stock exchange recognised by HMRC
- UK Government Fixed Interest Securities and Treasury Bills
- UK based unlisted shares

#### **Collective Investment Schemes**

- Unit Trusts
- Investments Trusts
- Other Open Ended Investment companies (OEICs)
- Closed ended collectives listed on the London Stock Exchange (LSE), the Alternative Investment Market (AIM) or any overseas stock exchange recognised by HMRC
- Other Unregulated Collective Investment Schemes (UCIS)

#### **National Savings and Investments (NS&I)**

Products allowable by NS&I to be held by a corporate trustee, including:

- Fixed interest savings certificates
- Income Bonds

#### **Property**

- UK commercial property held directly by the SSAS
- UK commercial or agricultural land

### Loans

- Loans to companies participating in the SSAS
- Loans to other connected or third parties
- Loans to individuals, sole traders, or partnerships

### Insurance Company Funds

- Funds or policies ran by a UK insurance company
- Traded endowment policies or with profits contracts issued by a UK insurance company

## 3 Non-allowable Investments

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**The following products are NOT allowed as an investment of the Morhart SSAS ('the SSAS'):**

- Residential property including Ground Rents
- Tangible Moveable property (e.g. works of art)
- Individual hotel rooms
- Unquoted 'ethical' investments such as direct forestry, biofuel, carbon credits, or similar
- Cryptocurrency (e.g. Bitcoin)

## 4 Notes

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- Our Trustee Company, Grace Pension Trustees Limited ('Grace') will need to be a registered owner of each investment held by your SSAS.
- Grace will need to be a signatory on all cash deposits held by your SSAS.
- Morhart and associated companies do not give advice in relation to the suitability of investments.
- Investments must be able to be sold or redeemed to meet the liabilities of the SSAS, such as fees, charges, retirement, and death benefits.
- Investments must be capable of being accurately valued on a regular basis.
- Any liabilities that arise as a result of this investment (e.g. any penalties imposed by HMRC) shall be limited to the assets of the SSAS.
- Morhart reserves the right review and carry our due diligence on any proposed investment made the SSAS.

**If you have any questions regarding allowable investments, please contact the Morhart team on 0117 457 7784.**