

SSAS Allowable Investment Schedule

1 Our Contact Details

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2 Allowable Investments

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

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

- 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 out 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.