

## Premier SSAS Investment Mandate

**Although tax legislation allows a wide range of investments, as trustee and scheme administrator, we have chosen to limit some of the investment types permitted under the Premier SSAS. This has primarily been driven by the changing regulatory environment under which we operate and a reassessment of the risks.**

Due to the range of investments available, it has not been possible to cover off everything in this document, so please do feel free to contact us should you have any queries.

In normal circumstances the following investments are allowed by Options SSAS Limited (“Options UK”), but we reserve the right to decline an investment if we believe it is non-standard or the trustee company considers the investment risk too high.

- Agricultural Land\*
- Authorised Employer Loans\*
- FCA authorised collective investment schemes including Unit Trust and Open Ended Investment Companies
- Deposit Account in any currency held with an institution authorised under the FSMA 2000
- Direct investment in UK Commercial Property/ Land\*
- Exchange Traded Funds on a UK or on the primary Stock Exchange of a EEA member state
- Funds Compliant with the Undertakings for Collective Investment in Transferable Securities (UCITS) Directive
- Gold Bullion (investment grade) via The Royal Mint
- Government Bonds issued by a member state of the European Economic Area (EEA)
- Investment Portfolios managed by an FCA authorised operator (Discretionary or Execution only)
- Investment Trusts listed on the London Stock Exchange or on the primary Stock Exchange of a EEA member state
- National Insurance products excluding Premium Bonds and Pensioner Bonds
- Permanent Interest Bearing Shares
- Real Estate Investment Trusts listed on a primary recognised stock exchange
- Structured Products compliant with the UCITS Directive
- Stocks and Shares listed on the London Stock Exchange including the Alternative Investment Market or on the primary Stock Exchange of a EEA member state
- Share Portfolios managed by an FCA authorised operator
- Third Party Loans to unconnected companies\*
- Trustee Investment Plans comprising FCA regulated funds
- UK Government Treasury Bills/Gilts
- UK Real Estate Investment Trusts
- Woodland\*

\* investment, if permitted, will generally be subject to certain conditions, restrictions and/or due diligence prior to approval.

The following investments whilst not exhaustive, are **not permitted** by Options UK:

- Cannabis-related Stock or Funds
- Commodities
- Contingent Convertible Securities
- Enterprise Investment Schemes, Venture Capital Trusts and Seed Enterprise Investment Schemes
- Exchange Traded Funds not complying with the UCITS Directive
- Futures, Options or Contracts for Difference
- Green Energy Initiatives including carbon credits, solar, wind or tidal power etc
- Goodwill in a Business
- Hotel Rooms
- Land adjoining a member's personal property (or that of any connected person)
- Loan Notes
- Mini Bonds
- Offshore Bonds
- Overseas Commercial Property/Land/Developments (direct or indirect)
- Patents
- Peer to Peer Lending
- Plant and Machinery
- Premium and Pensioner Bonds
- Precious Metals/Stones with the exception of Gold Bullion (investment grade) via the Royal Mint
- Pride in Possession and Personal Chattels such as works of art, stamps, cars, fine wine etc.
- Residential Property in the UK or overseas
- Shares Traded on the OFEX
- Split Capital Investment Trusts
- Traded Life Policies
- Unregulated Collective Investment Schemes (UCIS)
- Warrants
- Wasting assets



PART OF



GROUP PLC

Options UK Personal Pensions LLP, company no. OC345142, Options Corporate Pensions UK Limited, company no. 09358998, Options EBC Limited, company no 12484808 and Options SSAS Limited, company number 01230550. Options UK Personal Pensions LLP is authorised and regulated by the Financial Conduct Authority, FRN 501747. Options Corporate Pensions UK Ltd is regulated by The Pensions Regulator. All Options UK companies are registered in England and Wales: 1st Floor Lakeside House, Shirwell Crescent, Furzton Lake, Milton Keynes, Buckinghamshire, MK4 1GA.

FOR MORE INFORMATION PLEASE CONTACT

[OPTIONS SSAS LIMITED](#)

2<sup>nd</sup> Floor, Fitzalan House,  
Fitzalan Court,  
Fitzalan Place,  
Cardiff, CF24 0EL

[optionspensions.co.uk](mailto:optionspensions.co.uk)  
[optionspremierssas@optionspensions.co.uk](mailto:optionspremierssas@optionspensions.co.uk)