

# BANK OF PENSION



The Bank of Pension

**More flexible than the Bank of Mum and Dad – and you're in charge.**

Most of us have heard of the Bank of Mum and Dad and It's generous, well-meaning and occasionally unpredictable.

Loan approvals depend on Sunday lunches, Interest rates are emotional, repayment terms are... flexible, until they aren't.

But for business owners with pension assets, there's a far more powerful (and professional) alternative:

Welcome to the Bank of Pension

## **How the Bank of Mum and Dad Works**

Loans agreed over a cup of tea with no paperwork (but plenty of reminders)

Interest paid in gratitude and guilt and decisions influenced by mood, holidays, and grandchildren which can be helpful — but it's not exactly scalable, strategic, or tax-efficient.

## **How the Bank of Pension Works**

The Bank of Pension is different because It's sophisticated, regulated, and surprisingly flexible.

If you're a business owner with pension assets, particularly through SSAS (Small Self-Administered Scheme) then you are not just the customer of the bank. You are in fact the owner, the manager and you make the lending decisions.

You're the Bank Manager Now With the Bank of Pension and you control the assets and decide how and where money is lent.

\* You can lend to your own business (within HMRC rules) and interest is paid back into your pension — not to a high-street bank and unlike traditional banks, the goal isn't quarterly profits for shareholders, but long-term growth of your pension wealth.

## **Lending Decisions Made by... You**

As the trustee and controlling mind behind your SSAS:

- \* You assess the opportunity!
- \* You agree the security!
- \* You set the interest rate!
- \* You determine the repayment terms!

**No credit committee - No anonymous underwriter -No “computer says no” - Just you, acting in the best interests of your pension fund and company.**

Flexibility Without the Awkward Family Conversations and Let's be honest:

Asking Mum and Dad for funding can feel awkward and explaining repayment delays can be worse.

### **The Bank of Pension offers:**

Clear structure - Defined terms - Proper documentation - No emotional baggage and unlike the Bank of Mum and Dad, it doesn't get upset if you refinance properly.

A Serious Bank — With a Smile and despite the light-hearted name, the Bank of Pension is a serious financial strategy used by savvy business owners not just in the UK but also Globally.

Get fund growth - Support cash flow - Invest in property - Replace expensive commercial borrowing, all while keeping control and building retirement wealth.

### **In Summary**

If you already have pension assets — especially within a SSAS — you may already be sitting on your own private bank.

You hold the keys - You make the rules - Your pension becomes the lender and the winner.

Welcome to the Bank of Pension.

Same generosity as the Bank of Mum and Dad but a far better structure!

