



UNIVERSAL
ACCESS
PLAN

UAP Key Facts

- ✓ This is a contract and NOT a trust-based pension scheme
- ✓ Investment flexibility which may include a full range of asset classes
- ✓ Investments in the scheme are not classed as PFICs by the IRS
- ✓ US/UK Allowances and Annual Allowance limits do not apply
- ✓ No limit on contributions
- ✓ Assets held within the US Plan grow tax efficient manner
- ✓ UK s58 (1) (d) IHTA Compliant as such settled property is not deemed 'relevant property' for IHT purposes
- ✓ UA Plan proceeds paid out gross
- ✓ Provision of residual accumulated funds to your dependents on your death
- ✓ Flexible options at retirement
- ✓ Access to professional investment management and holistic retirement planning services
- ✓ Simple tax reporting as not a trust based Plan
- ✓ Assets contributed to the UA Plan remain separated from Pensioner
- ✓ Loans are permitted up to a maximum of 30% of the value of the UA Plan, tax advice should be sought before taking this option
- ✓ PCLS of up to 30% on retirement
- ✓ No requirement for probate on death of the member