



Retirement
Capital

Buying Gold in a SSAS



Contents

01	Introduction	3
02	Why Gold? Why Now?	4
03	Key Benefits	5
04	How Buying Gold in a SSAS Works	8
05	Ethical and Compliant: Sharia SSAS	9
06	Find Out More	10

01

Introduction

Retirement Capital's new Gold Bullion SSAS product offers a powerful way to preserve and grow your wealth, combining the timeless value of physical gold with the tax advantages and flexibility of a Small Self-Administered Scheme (SSAS).

Whether you're seeking a hedge against economic uncertainty, looking to diversify your pension, or aligning investments with Shariah principles, our solution delivers secure, ethical, and efficient gold ownership, held directly in your SSAS, fully allocated, insured, and always in your control.

Inside this guide:

- Why Gold Remains the Ultimate Safe-Haven Asset
- The Tax and Investment Benefits of Holding Gold in a SSAS
- Simple 5-Step Process to Get Started
- Shariah-Compliant Gold Investing, Ethical Wealth Preservation
- What to Do Next to Take Control of Your Retirement



Future-proof your pension with real assets, real ownership, and real peace of mind.

02

Why Gold? Why Now?

Why Gold Matters

Holding gold within a Small Self-Administered Scheme (SSAS) for business owners, directors, and high-net-worth individuals offers several unique benefits.

These advantages stem from the tax efficiency, flexibility, and long-term wealth preservation characteristics of both gold and the SSAS structure.

Why now?

Rising Demand for Safe-Haven Assets:

In an era of economic volatility, inflation, and geopolitical uncertainty, sophisticated investors and business owners are actively seeking stable, tangible assets like gold to protect their wealth. RC is responding to this growing demand for security and resilience within pension portfolios.

Maximising Pension Tax Efficiency:

With increasing scrutiny on personal and corporate tax planning, holding gold within a SSAS unlocks significant tax advantages, CGT-free growth, corporation tax relief, and flexible pension strategies. RC has introduced this product to help clients optimise their retirement savings in a tax-efficient, compliant manner.

Demand for Ethical and Shariah-Compliant Investment Options:

There's a clear shift towards ethical investing, particularly among clients seeking Shariah-compliant solutions. RC's Gold Bullion SSAS product aligns with Islamic finance principles, meeting the needs of Muslim investors while offering universal ethical appeal through transparency, asset-backed security, and responsible governance.



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Why Gold? Why Now?

Diversification Beyond Traditional Markets:

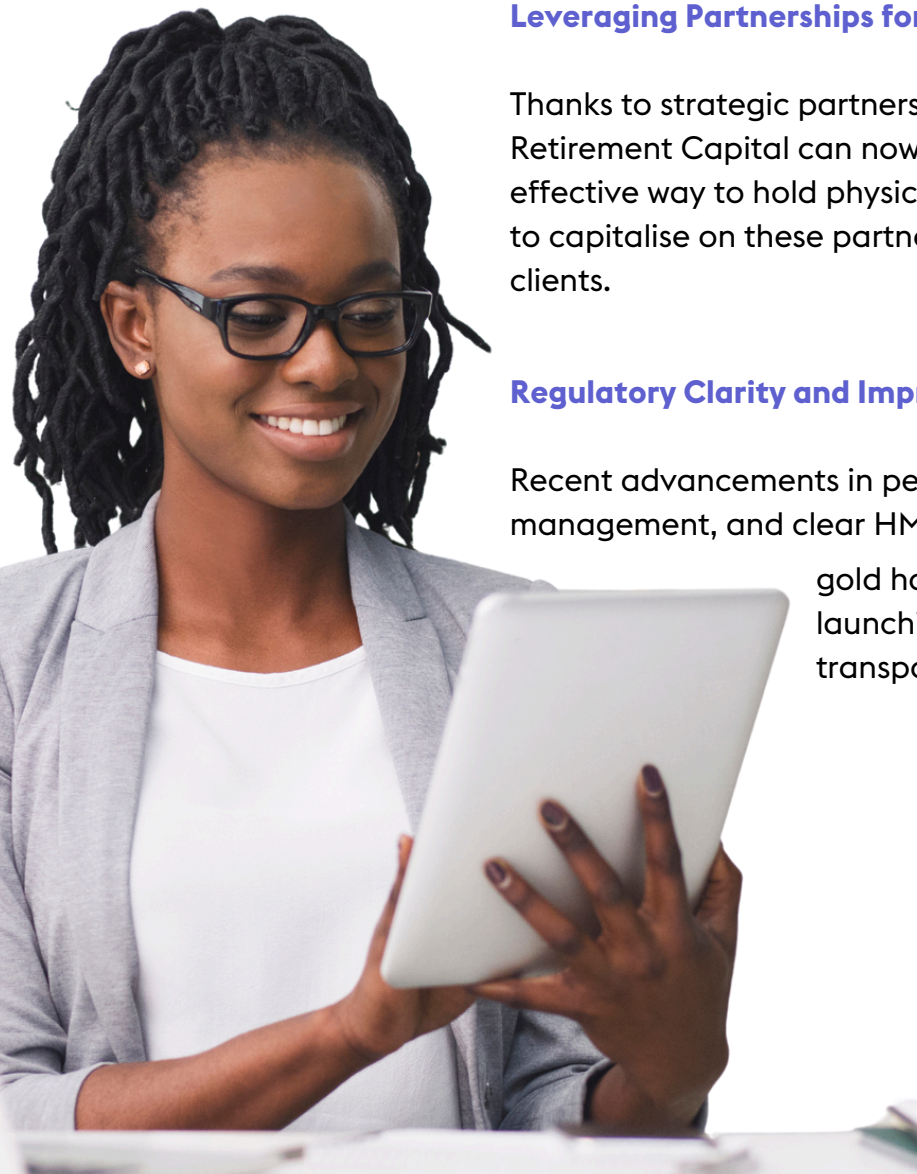
With stock markets and bonds underperforming or facing increased risk, investors are rebalancing towards alternative assets. Gold offers a proven hedge against market turbulence. RC is empowering trustees to diversify their pension holdings with direct access to physical gold, something previously complex or inaccessible

Leveraging Partnerships for Seamless Gold Ownership:

Thanks to strategic partnerships with Bullion Direct and Brinks, Retirement Capital can now offer a streamlined, secure, and cost-effective way to hold physical gold within a SSAS. The timing is right to capitalise on these partnerships and deliver a turnkey solution to clients.

Regulatory Clarity and Improved Infrastructure:

Recent advancements in pension administration, digital account management, and clear HMRC guidelines around investment-grade gold have created the perfect environment for launching this product; ensuring compliance, transparency, and ease of use for trustees.



03

Key Benefits

Why Gold Matters

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Professional advice is essential to navigate compliance, costs and long-term planning in any asset investment.

Book a call through our link in Section 6, to discuss your options.

03

Key Benefits



Tax Efficiency

Gains on gold held within a SSAS are exempt from Capital Gains Tax (CGT). If the gold appreciates in value, selling it within the pension will not trigger a tax liability.



Tax Relief on Contributions

If gold is contributed as an in-specie asset (transferring ownership instead of cash), the contributor (individual or employer) may claim income tax based on the gold's market value.



Proactive Support, Compliance & Policy Updates

Gold is historically a safe-haven asset that preserves wealth during economic uncertainty, currency devaluation, or inflationary periods. Including gold in a pension portfolio diversifies risk away from traditional equities and bonds.



Control and Flexibility

SSAS trustees can purchase gold bullion or invest indirectly via gold ETFs, mining stocks, or funds. Physical gold must meet HMRC's "investment-grade" criteria (e.g., 99.5% purity for bullion). The asset is registered in the name of the trustees, not the Gold Custodian.



Loan-back to the Business

A SSAS can **lend up to 50% of its assets** to the sponsoring employer. For example, gold could be sold to fund a loan to the business, providing liquidity while retaining pension control.

03

Key Benefits

**Collateral for Borrowing**

A SSAS can borrow up to 50% of its net asset value to invest further. Gold holdings can act as collateral for such loans, enabling the pension to leverage its assets for additional investments (e.g., commercial property).

“Gold You Can Hold”

Holding gold in a SSAS combines tax efficiency, portfolio resilience, and strategic control, making it an attractive option for sophisticated investors seeking to safeguard and grow retirement wealth.

However, professional advice is essential to navigate compliance, costs, and long-term planning.

In partnership with Direct Bullion, Retirement Capital have produced a product you can trust.



04 How Buying Gold in a SSAS Works

1

Make a Pension Contribution

A SSAS can borrow up to 50% of its net asset value to invest further. Gold holdings can act as collateral for such loans, enabling the pension to leverage its assets for additional investments (e.g., commercial property).

2

Agree and decide to Invest in Gold

Holding gold in a SSAS combines tax efficiency, portfolio resilience, and strategic control, making it an attractive option for sophisticated investors seeking to safeguard and grow retirement wealth.

3

Bullion Direct & Brinks Matt Handle Purchase and Storage

Complete your online instruction with Bullion Direct, our authorised gold dealer and storage agent. They will connect with Retirement Capital and an account will be set up for you.

4

Purchase Executed - Gold Now Held by Your SSAS

Your SSAS sends the agreed cash amount to Bullion Direct to complete the transaction. The gold is purchased at the spot price.

The gold is stored securely with Brinks Matt, a globally recognised vaulting provider and insured. The vault account is registered in the name of your SSAS – not in the name of the dealer. This ensures direct trustee ownership and fully allocated, insured storage.

5

Link & View Via Retirement Capital App

Once the gold is purchased, Retirement Capital links your gold holding to your secure SSAS account. Your certificate will be added to your account. You'll see your gold alongside daily spot price updates, cash holdings, and any other SSAS investments.



05

Ethical & Compliant: Sharia SSAS Gold

Aligning Islamic Principles with Pension Savings

Retirement Capital's Shariah-Compliant SSAS Gold is a tailored pension solution enabling individuals and businesses to hold physical gold within a Small Self-Administered Scheme (SSAS) while strictly adhering to Islamic finance principles.

This guide explains how the product meets Shariah requirements and delivers ethical, tax-efficient retirement savings.

Core Sharia Principles & Compliance Framework

Retirement Capital ensures compliance with the following principles:



Prohibition of Riba (Interest)

No Interest-Bearing Transactions:

- The SSAS rules avoid conventional loans, bonds, or investments generating interest.
- Gold is purchased outright with no leverage or debt financing.

Takaful Insurance:

- Gold storage is insured via Takaful (mutual risk-sharing), avoiding conventional insurance models involving gharar (uncertainty) or interest.

05

Ethical & Compliant: Sharia SSAS Gold

**Avoidance of Gharar (Excessive Uncertainty)****Transparent Ownership:**

- Physical gold is held in segregated, allocated storage with unambiguous ownership records.
- All transactions (purchases, sales, contributions) are executed as spot contracts (immediate settlement).
- The ownership of the funds are held with the Trustees, who are the beneficiaries and no third party trustee ownership is permitted.

No Derivatives or Speculation:

- Our SSAS rules prohibits futures, options, or leveraged gold trading.

**Ethical Screening (Halal Investments)****Pure Physical Gold Only:**

- Permits only investment-grade gold (99.5%+ purity bullion) with no exposure to non-compliant sectors (e.g., mining companies involved in alcohol, gambling, or interest-based finance).

Full Portfolio Screening:

- If the SSAS holds other assets, they undergo rigorous ethical screening by a Shariah board.

05

Ethical & Compliant: Sharia SSAS Gold

Product Features



Physical Gold Holdings

Permissible Forms:

- Gold bullion bars (99.5%+ purity, LBMA-approved).

Storage:

- Secured in Shariah-compliant, Brinks with segregated storage).
- No co-mingling with non-compliant assets.



Sharia Governance

Sharia Board (SSB):

- An independent SSB certifies the product's compliance at setup and conducts annual audits.
- The SSB reviews transactions, storage, and portfolio holdings to ensure alignment with Islamic law.



Tax Efficiency

Tax Relief on Contributions:

- Contributions to the SSAS permits company tax relief.

Tax-Free Growth:

- No CGT or income tax on gold appreciation within the SSAS.



Ethical Transactions

In-Specie Contributions:

- Existing gold holdings can be transferred into the SSAS without selling (avoiding CGT liability) in certain circumstances.

Permissible Sales:

- Gold is sold only via spot transactions (immediate payment and delivery).

06

Find Out More

**Visit Our Website**

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**Email**

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**Phone**

0330 311 0088

**Podcast**

<https://open.spotify.com/show/4JLnBqp6m6PwcpjFgSY4mM?si=fe5d4ae2f3914ddc>

Search for 'SSAS Savvy Podcast'



Check out Ep 5: Solid Assets in Volatile Markets with Paul Withers from Direct Bullion

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Fuelling Your Business. Growing Your Wealth. Protecting Your Legacy.

