



HALCYON HILLS
LUXURY RESORT AND SPA
SAMOS, GREECE

150%
BUYBACK GUARANTEE

Self Invested Pension Plans

Halcyon Hills is SIPP compliant, meaning that customers can invest in the resort via their pension fund. Make substantial capital appreciation and benefit from guaranteed returns, flexibility and significant tax benefits.

HALCYON HILLS AND SIPPS

We are pleased to announce that Halcyon Hills is SIPP compliant. By purchasing property at Halcyon Hills Luxury Hotel Spa Resort through a SIPP you can guarantee your pension fund to grow by a minimum of either 8% pa for two years post-completion or 5% pa for ten years post-completion, plus any capital appreciation on top of this.

SIPPs provide a tax-efficient investment scheme, suitable for both controlling directors and employees, which allow the holder to enjoy control over the direction of their investments coupled with flexibility of contributions.

A SIPP has all the tax benefits of a regular pension plan and contributions to a SIPP enjoy personal tax relief and/or corporation tax relief. Returns generated by the fund are exempt from income tax and capital gains tax.

PENSION OWNERSHIP

A key feature of Self Invested Personal Pensions (SIPPs) is your ability to identify and acquire specific property investments. This allows you to use your own market knowledge and contacts to access unique opportunities and significantly enhance your retirement assets. Many pensions, year on year, are decreasing in value. By purchasing at Halcyon Hills Luxury Hotel Spa Resort you can now guarantee your pension fund to grow by a minimum of 8% pa for two years post-completion or 5% pa for ten years post-completion, plus any capital appreciation achieved by completion and high anticipated rental returns thereafter.

150% return on your investment GUARANTEED plus an additional 5% - 8% return pa post-completion!



WHAT IS A SIPP?

This type of pension is a tax-efficient investment scheme, suitable for both controlling directors and employees, allowing the holder to enjoy the greatest level of control over the direction of their investments. They also offer the greatest level of flexibility in respect of contributions.

Unlike many pension arrangements offered by insurance companies there are no obligations to make regular contributions to a SIPP nor are there any penalties imposed if further contributions are not made. They are designed to provide pension benefits to the company director or employee. Funds are kept entirely separate from the company's funds and are therefore protected from company creditors.

Technically, they are a trust, administered by trustees – one of whom is known as a Pensioner Trustee. Each SIPP is separately approved by the Revenue Commissioners as a tax-exempt scheme. Funds from existing occupational pensions CAN be transferred to a SIPP.

WHAT IS THE DIFFERENCE BETWEEN A SIPP AND A REGULAR PENSION PRODUCT?

If you invest in an insurance company pension product, you must choose from the fund options available under that contract. A SIPP will allow you to avail of all of the benefits of the pension structure without the obligation to invest in specific funds. It is possible to hold individual properties, land, deposits, equities and a variety of other investments directly in your scheme. You may also make significantly greater contributions to your SIPP than with a regular pension.

Freedom & Flexibility – A wide range of investments can be held in a SIPP (subject to certain restrictions). Unlike traditional pensions, a SIPP offers control and flexibility over the selection of investments.

Tax Efficiency – Contributions can enjoy Income Tax relief and Corporation Tax relief. Income and capital growth on investments are exempt from Income Tax and Capital Gains Tax.





Control – The trustees will have more control of a SIPP fund than they would have in the case of an insured scheme.

Cash Flow – Contributions, when and how much, can fit around the cash flow of the company and there is complete flexibility (subject to Revenue limits) over the amount. This could mean that in a bad year for the company no contributions need to be made. A SIPP is an efficient way to transfer company profits into personal capital. All funds are held in trust for the investor. Once invested in the scheme they no longer form part of the assets of the company.

Costs & Value For Money – An insured scheme normally carries hidden costs and penalties if the scheme terminates early. The cost of setting up and managing a SIPP is met by fees which are typically paid by the employer company and are fully tax deductible.

WHAT ARE THE TAX BENEFITS OF A SIPP?

A SIPP has all the tax benefits of regular pension plans. Contributions enjoy personal tax relief and/or corporation tax relief. Returns are exempt from income tax and capital gains tax. A

certain portion – typically 25% of the value of the investment – may be taken tax-free at retirement and the balance of the fund may be invested in a manner which similarly enjoys income tax and capital gains tax exemption subject to certain conditions.

Tax benefits of a SIPP include:

- All company transfers to a SIPP are deductible for corporation tax purposes
- The costs of establishing and running a SIPP are borne by the employer company and are tax deductible
- Subject to certain recently introduced maximums, 25% tax free cash sums are available on retirement
- The proprietary director is not liable to tax in respect of these transfers, i.e. there is no BIK (Benefit In Kind) on company contributions to a SIPP
- Investments held within a SIPP grow free of Capital Gains Tax and Income Tax, e.g. there is no DIRT (Deposit Income Retention Tax) on cash deposits held by the SIPP.