

# Investment Versatility in a Self Invested Pension

**R**ather than being restricted to insured plans with only a range of package funds, or even the lower tier SIPP providers who offer little more, a full SIPP can provide access to a very diversified investment portfolio and the freedom of an investor to take active control of their pension assets.

Dentons are at the forefront in investment flexibility and would consider any investment capable of acceptance by HMRC. Recent acceptable investments have included hotel rooms in the Turks and Caicos, residential property developments through a special purpose vehicle in Dubai, and most recently, development approved land in Rumania. For those closer to home, selected UK commercial property or commercial property syndicates are gradually coming back into favour.

For many though, cash will always be the safe haven in times of uncertainty but

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speculation continues about the financial stability of some of even the most well known deposit takers. For this reason, Denton's do not insist upon the retention of clients' cash funds in their SIPP default bank account, but proactively offer arrangements through alternative high yielding instant access facilities with three respected banks. We feel that the retention of the instant access feature within the deposit facilities was important as this coupled with an effective administration system allows clients to move quickly and change investment direction should they so wish.

A full SIPP will also permit investment into shares either directly or via a discretionary managed equity portfolio as well as a full range of collective and structured products.

If you would like to discuss the investment options within a Self Invested Personal Pension or indeed to review your existing pension provision please do not hesitate to contact one of our consultants

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