



DENTONS

Invest in Property using a Dentons SIPP

The virtues of investing in property as an asset class have been extolled by other authors in this section so wrapping up those features in a tax exempt wrapper should be of interest to many.

A self invested personal pension (SIPP) is such a wrapper and offers no capital gains tax on value uplift and no income tax on rental receipts.

But, whilst you should not always rush in and buy the first property you see, your selection of SIPP provider could well require equally diligent research.

The ease and costs of acquisition and holding of commercial property can vary considerably from provider to provider and this can be particularly important with the more complex transaction. SIPPs may buy property from a third party or connected source and may jointly hold the property with other registered pension schemes or connected parties such as the member or his employer. The latter feature enables phased purchasing or disposal and this can also be combined with in specie contributions of part or all of the property. Overseas property can also be acquired either directly or through packaged products, a topic for a separate feature in itself.

Despite these possibilities, many providers claiming to have 'a full SIPP' do not permit one or more of these options. Whilst the initial plans might not require any omitted feature, subsequent changes in circumstances might necessitate that missing feature and a change of provider to accommodate the client's needs can be time consuming and costly. Similarly, some providers will insist upon use of their own solicitors, valuers, insurers and management agents all of which might add to costs and remove customer choice and flexibility. The Dentons SIPP provides clients with the maximum level of the all-important choice and flexibility.

A SIPP investment should be member directed, so why not give the members the control to do just that?

Martin Tilley is Business Development Manager at SIPP specialists Dentons Pensions Management Limited who are authorised and regulated by the Financial Services Authority.

Tel: 01483 521521 Website: www.dentonspensions.co.uk



DENTONS

Dentons have specialised in **Self Invested Pensions** since 1979, initially with **Small Self Administered Schemes** and subsequently, since 1996 with Self Invested Personal Pensions.

We pride ourselves on the quality of our administration and on our one to one relationships with our experienced consultants, who, supported by our experienced administrative assistants provide a bespoke service to our clients and introducers.

Our transparent charging structure and product facilities, limited only by Revenue guidelines, mean we can offer a tailored and flexible cost efficient service.

SELF INVESTED PENSIONS SOMEONE TO TALK TO

Dentons Pension Management Limited
Actuarial & Pension Consultants
Linden House, Woodside Park, Catteshall Lane,
Godalming, Surrey GU7 1LG
Tel: 01483 521521 • Fax: 01483 521515
Email: enquiries@dentonspensions.co.uk
www.dentonspensions.co.uk

Dentons Pension Management Limited is Authorised and Regulated by the Financial Services Authority