

Property Purchase Process Chart

The Rowanmoor SIPP is designed to offer full flexibility when choosing assets for investment and SIPP members can choose to invest in commercial property.

The chart on the next page provides an overview of the basic process, information and documentation that may be required to purchase commercial property through a self-invested personal pension (SIPP).

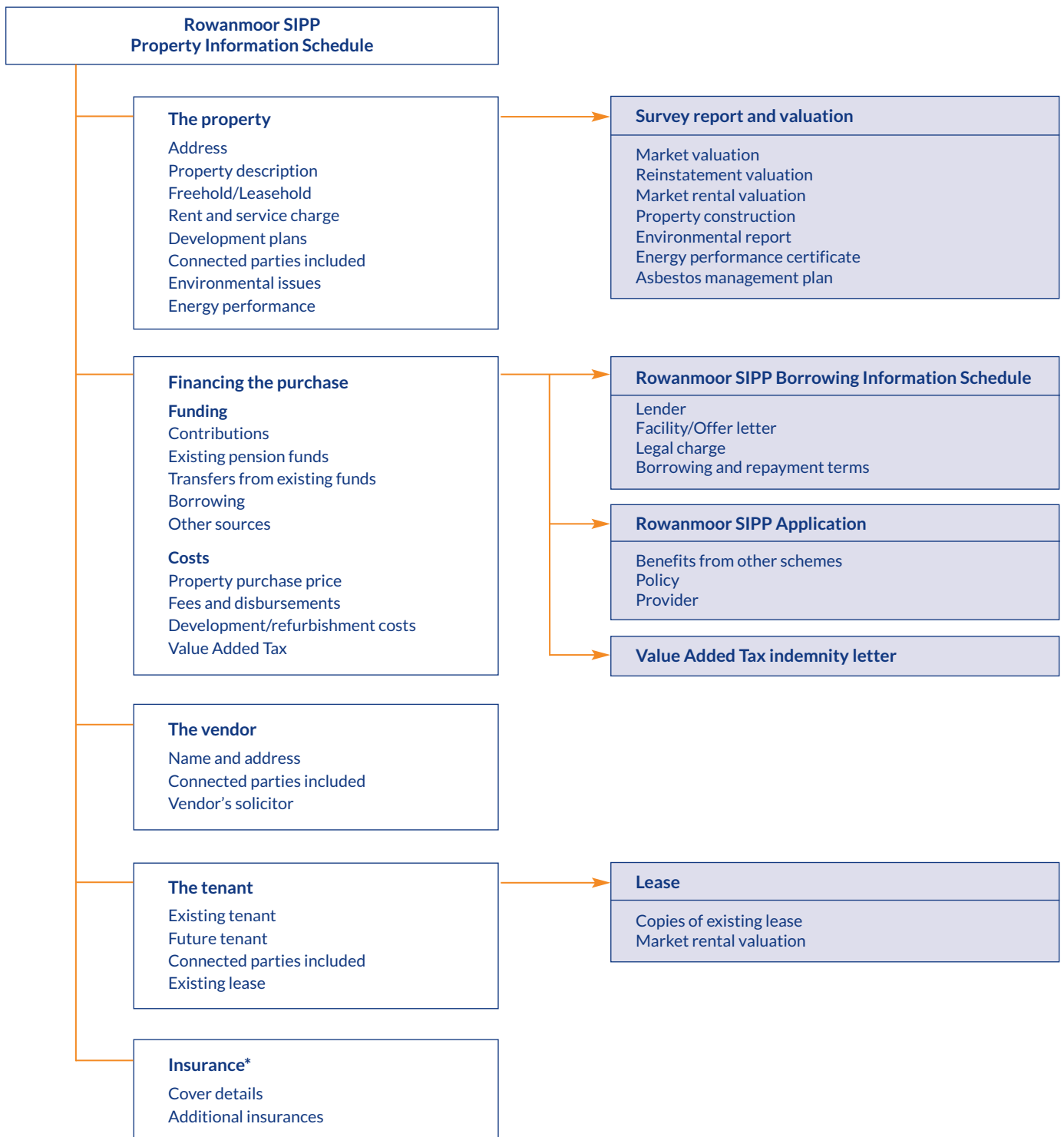
It is important to take advice from a suitably qualified professional when deciding to invest in commercial property. For more detailed information please refer to the SIPP Commercial Property Guide and associated forms.

Initial feasibility review

A SIPP Property Information Schedule should be completed, together with a Borrowing Information Schedule if borrowing is required, before progressing to the next stage.

Information required

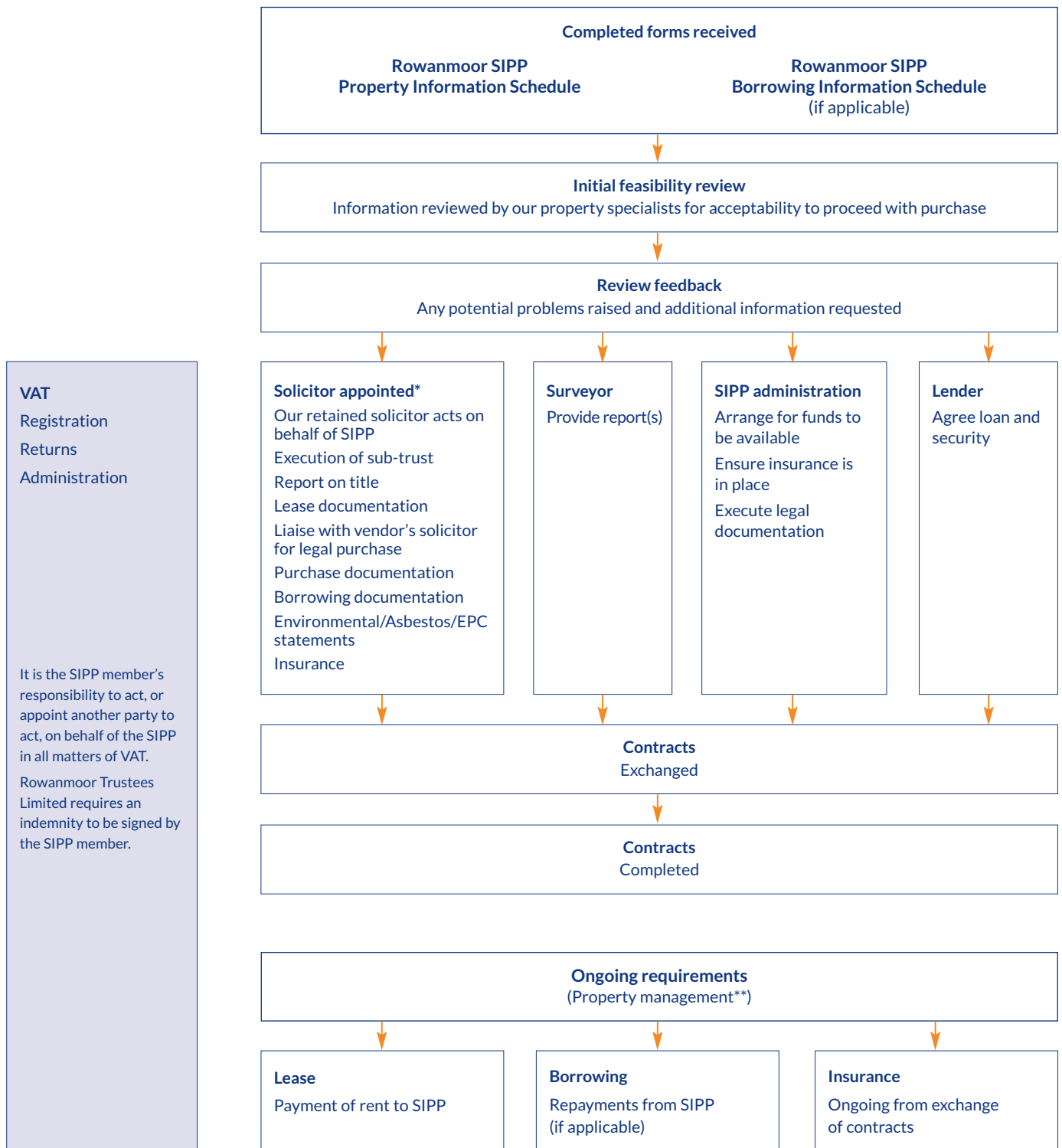
Supporting documentation required



*Insurance through the Rowanmoor Property Insurance Policy is mandatory.

Property transactions often take several months to complete. In some cases delays may occur for reasons beyond the SIPP member's and our control, particularly when a number of parties are involved. The chart below provides an overview of the process that is followed upon receipt of the completed information schedules.

Commercial property purchase



*The solicitor will not be appointed until the initial assessment has proved successful.

**The SIPP member will be responsible for SIPP's property management. Rowanmoor does not provide this service.

These charts provide information about the process to invest in commercial property through a Rowanmoor SIPP. They are based upon our understanding of current pensions law and taxation and are correct at the time of publishing.

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