



Property Purchase Process Chart

SSAS and Family Pension Trust

The Rowanmoor SSAS and Family Pension Trust (Family SIPP) are designed to offer full flexibility when choosing assets for investment and scheme members can group together to purchase assets, including 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 scheme.

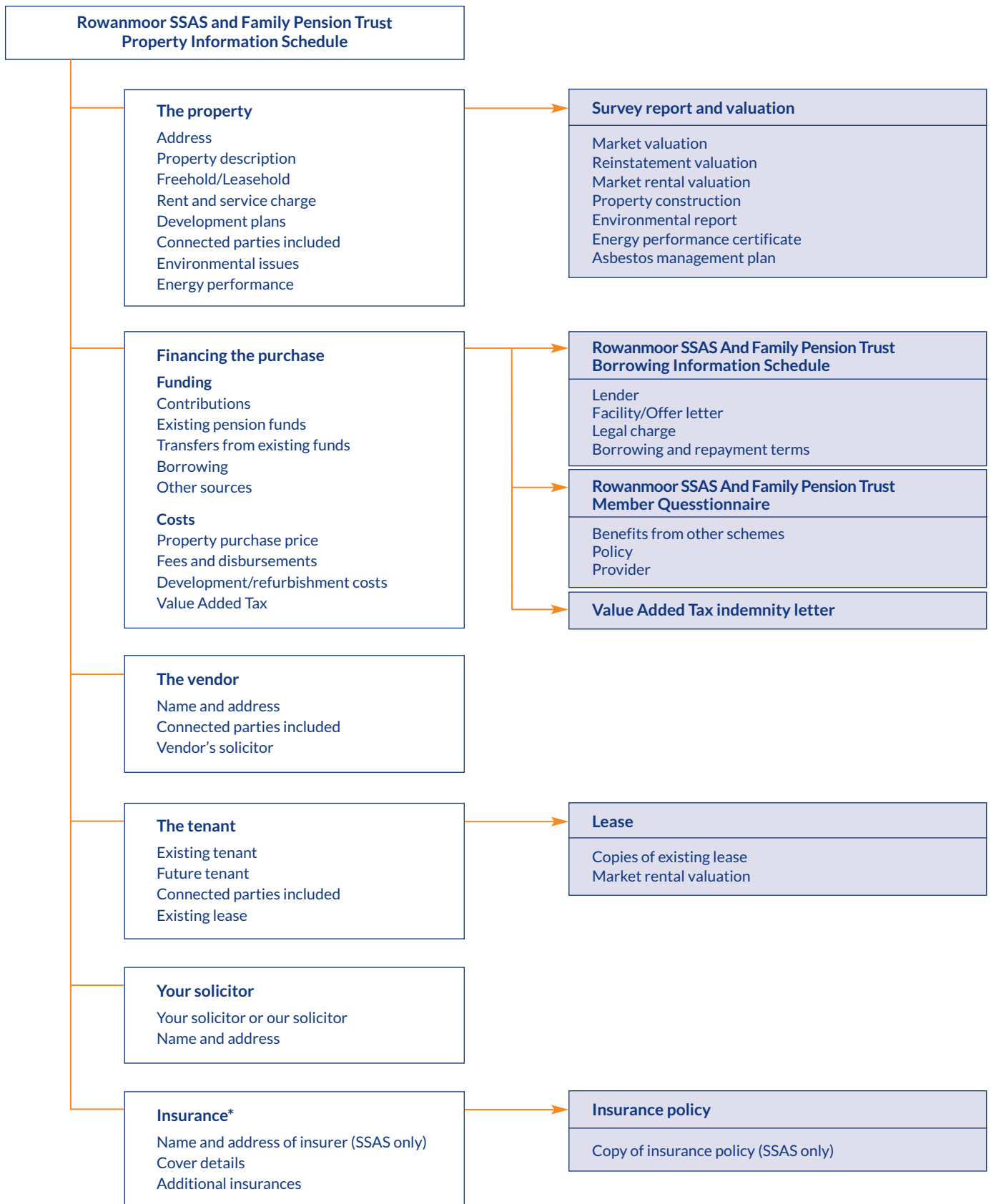
It is important to take advice from a suitably qualified professional when deciding to invest in commercial property. For more detailed information please refer to the small self-administered scheme (SSAS) and Family Pension Trust Commercial Property Guide and associated forms.

Initial feasibility review

A SSAS and Family Pension Trust Property Information Schedule should be completed, together with a Borrowing Information Schedule if borrowing is required, before progressing to the next stage.

Information required

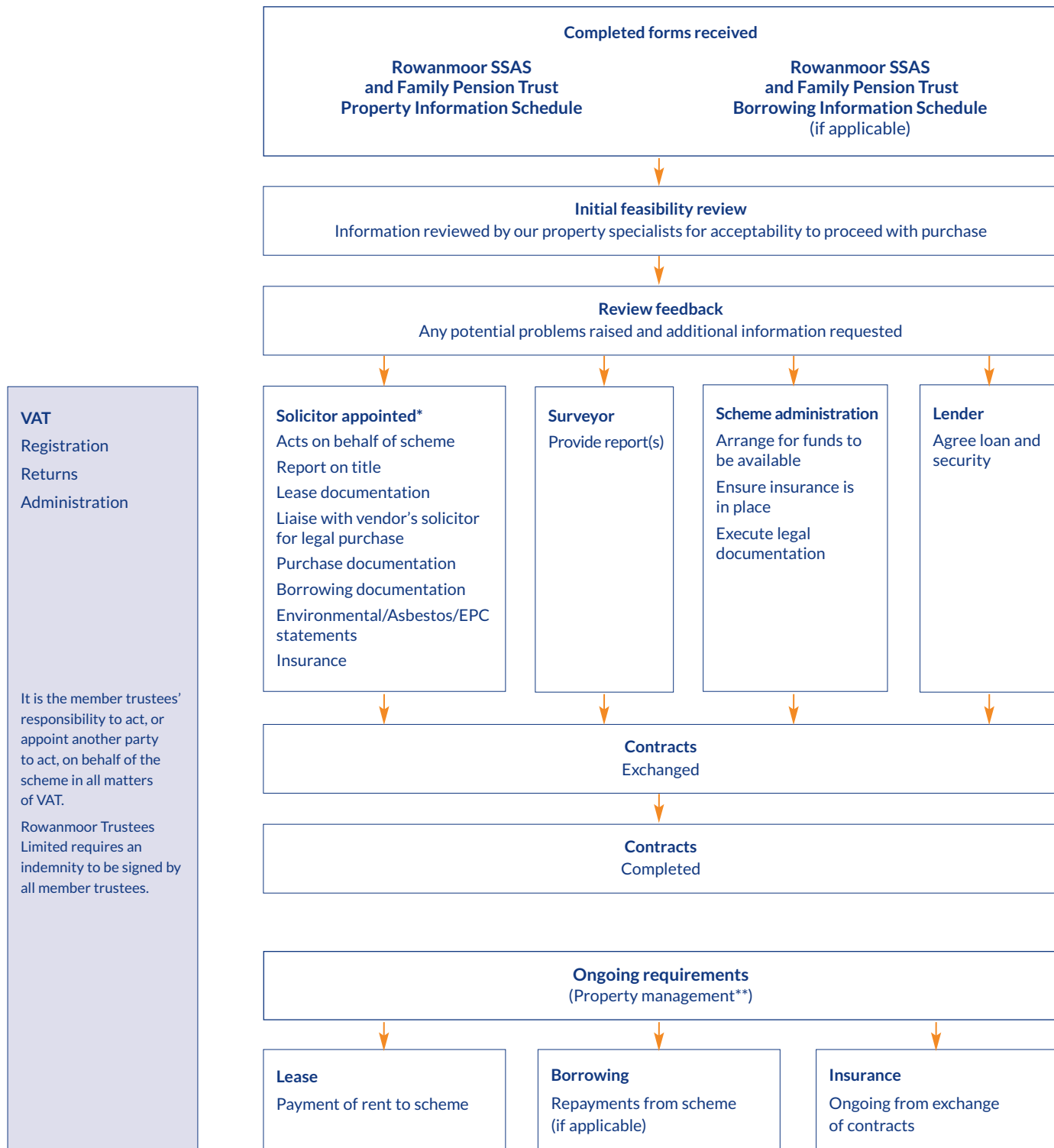
Supporting documentation required



*Insurance through the Rowanmoor Property Insurance Policy is mandatory for Family Pension Trusts.

Property transactions often take several months to complete. In some cases delays may occur for reasons beyond the trustees' 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 trustees' solicitor will not be appointed until the initial assessment has proved successful.

**The trustees will be responsible for scheme property management. Rowanmoor does not provide this service.

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

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