



# The IPM SIPP: Commercial property purchase

Buying a commercial property in a SIPP can be a complicated transaction. There are also times when owning it can be challenging. That means you and your clients need experienced specialists as part of your team.

That's where we come in. We are SIPP property experts and you can be assured that by recommending us, your clients will be in safe hands.

We provide:



## Personal service

Each new purchase is allocated a dedicated member of the property team, giving you a single point of contact from instruction through to completion and beyond.



## Flexibility

We don't run restrictive panels of surveyors, banks or property managers, giving clients complete flexibility to structure their purchase and ownership in a way which suits them.



## No annual property fee

Unlike many other SIPP providers we do not charge an additional annual fee simply for owning a property. Furthermore, all fees relating to the purchase are per property, not per client. This reduces costs if two clients purchase a property together compared to SIPPs who charge per client.



## Expertise

We own over 800 properties on behalf of our clients and around 30% of our staff work in the property team.

## Value for money



Our fee structure for commercial property purchase is one of the most competitive in the market. We do not make a charge to establish the SIPP, transfer money in or make contributions. Our annual fee is £540 plus VAT and we make no additional annual charge for owning a commercial property. To buy the property we charge a one-off fixed fee of £450 plus VAT plus a further £450 plus VAT if the SIPP is borrowing money to fund the purchase.

## Bespoke arrangements



We can work with individual SIPP members who wish to purchase a commercial property or larger syndicates of people who will collectively own the building. We can also consider part-ownership subject to certain conditions. Furthermore, we are also able to purchase land within a SIPP.



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I have had the pleasure of dealing IPM now for a number of years. They are a rare company in this day and age in that if they say something will be done within a certain time frame it is always done. The ability to speak directly to the staff dealing with your clients is invaluable and the knowledge and service from the staff is excellent.

I have no hesitation in recommending them to our clients as SIPP providers and have 100% confidence that the service will be excellent.

**Paul Jameson, Independent Financial Adviser,  
Smith Law & Shepards IFA Limited**

## Get in touch

If you would like to know more about IPM, have a technical question about property purchase in a SIPP or would like to discuss a specific client, we are here to help:

☎ 01438 747 151

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🌐 [ipm-pensions.co.uk](http://ipm-pensions.co.uk)