



SIPP & SSAS OUR GUIDE TO PERMITTED INVESTMENTS

Investments generally accepted by Taylor Patterson.

- ✓ Stocks and Shares listed or traded on an UK recognised stock exchange
- ✓ Futures and Options traded on an UK recognised stock exchange and purchased through a stockbroker regulated by the FCA
- ✓ Regulated Collective Investment Schemes, including unit trusts, open ended investment companies, investment trusts, exchange traded funds and insurance company funds
- ✓ Offshore collective funds, traded on an UK recognised stock exchange
- ✓ Traded endowment policies purchased through an FCA regulated broker
- ✓ Structured Capital At Risk Products, subject to completion of counterparty due diligence
- ✓ Direct investment in UK commercial property
- ✓ UK Real Estate Investment Trusts
- ✓ Genuine Diverse Commercial Vehicles
- ✓ Commercial loans to unconnected parties and SSAS Sponsoring/Participating Employer
- ✓ Deposit Accounts with authorised and regulated financial institutions
- ✓ UK Government Gilts
- ✓ Gold bullion

Investments specifically NOT accepted by Taylor Patterson

Any investment that would create an unauthorised payment from the pension fund or that would constitute taxable property for purposes of HMRC taxable property regulations governing UK registered pension arrangements. For example most types of direct investment in residential property, works of art, fine wines and other esoteric assets.

Taylor Patterson's Approach to Non Standard Investments

We consider the following as Non Standard Investments:

- ✓ Unregulated Collective Investment Schemes (UCIS)
- ✓ Private Company Shares
- ✓ Overseas Investment
- ✓ Over the Counter Derivative Trading

Taylor Patterson may accept Non Standard Investments. The following must all be in place prior to a decision on the acceptance of any non standard investment:

Size of Investment	The cumulative total investment value of all non standard investments held in the pension scheme (including the proposed investment) must not exceed 25% of the total value of liquid investments (i.e. cash deposits and readily realisable investments which are traded on an UK recognised stock exchange) either now or at any time in which the non standard investments are held.
Declaration	The member and adviser must complete and sign a Non Standard Investment Statement & Declaration.
Due Diligence Fee ¹	The initial due diligence fee of £1,250.00 plus VAT has been paid in full.

¹ This fee is non refundable and it should be noted that for complex cases, additional due diligence fees may be payable. Following the due diligence process a decision may be made not to accept the non standard investment.

Final Note

Taylor Patterson will consider each investment on its own merits to assess whether it may be included within a Taylor Patterson SIPP or SSAS arrangement.

The guidance notes are aimed at financial advisers and do not constitute advice. If you are a private investor, you should always seek independent financial advice.

Taylor Patterson Trustees Ltd is the Principal Trustee of the Taylor Patterson SIPP and is the Professional Trustee and Scheme Administrator of the SSAS. Mattioli Woods plc is the Provider, Operator and Administrator of the Taylor Patterson SIPP.

Taylor Patterson is a trading name of Mattioli Woods plc which is authorised and regulated by the Financial Conduct Authority. A SSAS is not a FCA regulated product and does not come within the remit of the FCA.

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