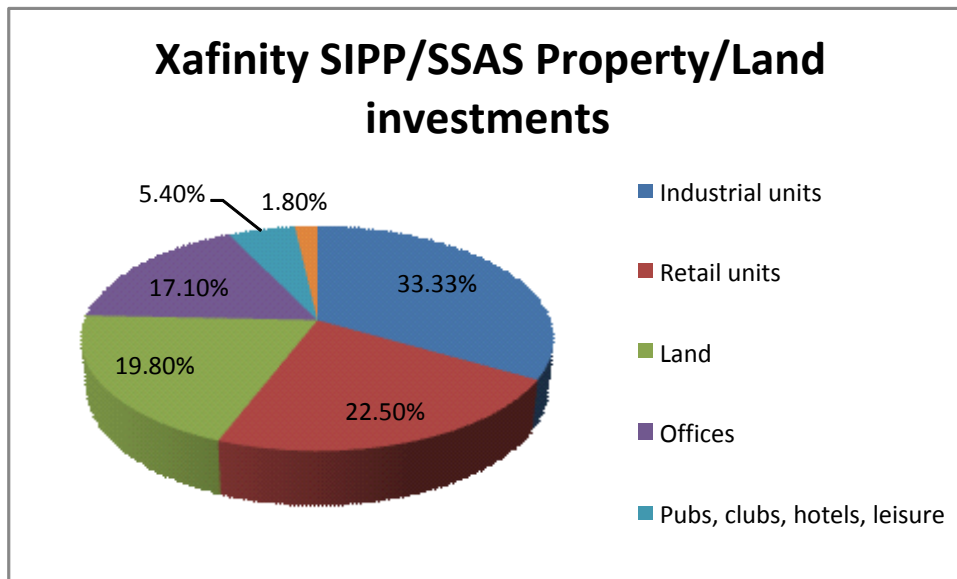


**Media Release**  
**For immediate issue**  
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## **Land purchase increases via SIPP and SSAS in 2014**

In its review of 2014 property and land investment in SIPP and SSAS Xafinity, having analysed over 100 recent commercial property transactions, has seen a significant increase in SIPPs and SSASs purchasing land.



Whilst industrial units are the top investment, and retail units second, these are more standard fare.

The findings show that around 20% of SIPP and SSAS clients are purchasing land as an investment opportunity, often with a view to future development. Furthermore, the purchases include land for commercial and residential developments as well as agricultural land. In many cases, the clients own adjoining land, or already own the land to be developed, and are placing it in their SIPPs and SSASs.

Conscious of the potential for 'landbanking' scams, Xafinity asks advisers to be vigilant when advising on SIPP and SSAS investments where the investor is looking to purchase land, and has clear procedures in place to help advisers and clients identify any potential scam schemes.

Jeff Steedman, head of SIPP/SSAS business development, comments: "Historically, much of the SIPP and SSAS investment in property has been for synergistic management of a pension alongside a business. The advantages of holding a business property within a pension are numerous and well understood, albeit the potential for this market remains

huge. However, 2014 saw a significant shift in people using their SIPP / SSAS as an entrepreneurial investment vehicle to purchase land for either commercial or residential development.

Not all SIPP/SSAS providers allow land investment and some have withdrawn from the SIPP borrowing markets, but Xafinity remains committed to allowing our clients as much flexibility as possible, especially when it comes to investments in property and land.

While in the greater scheme of things the numbers are small they are significant as they show that private investors are returning to a market that has largely been out of favour since 2007.”

ENDS

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**Notes to Editor**

**Xafinity**

Xafinity is one of the UK's leading specialists in pensions and employee benefits. Our expertise addresses the needs of both trustees and companies in pensions and actuarial services, flexible benefits and healthcare. We are committed to providing a professional and proportionate service, tailored to our clients' needs and delivered cost effectively.

Xafinity has managed SSAS since 1979 and SIPP since 2004 and has built a hugely experienced and growing team, with 55 specialised staff . We administer SIPPs and SSASs for around 4,400 clients, with over £1.4bn worth of assets which includes over 1,550 commercial properties, a specialist area of self-invested pensions