

Full SIPP permitted investments

- All Stocks and shares listed or dealt in on a recognised stock exchange, administered either within or outside of the UK
- Futures and options, relating to stocks and shares, traded on a recognised futures exchange
- Depository interests
- Units in an authorised unit trust scheme
- Units in a unit trust scheme which:
 - is an unauthorised unit trust whose gains are not chargeable gains by virtue of section 100(2) of the Taxation of Chargeable Gains Act 1992; and
 - does not hold any freehold or leasehold interest in residential property other than that specified below
- Shares in an open-ended investment company within the meaning of section 236 of the Financial Services and Markets Act 2000
- Interests (however described) in a collective investment scheme within the meaning of Section 235 of the Financial Services and Markets Act 2000
- Contracts or policies of insurance that are linked to insurance company managed funds, unit linked funds or investment funds of an insurance company as defined by Section 275 of the Finance Act 2000
- Traded endowment policies transacted with a person regulated by the Financial Conduct Authority (FCA)
- Deposits in sterling currency held in deposit accounts with a SIPP permissible deposit-taker
- A freehold or leasehold interest in UK commercial property
- A freehold or leasehold interest in any UK residential property which is:
 - property which is, or is to be, occupied by an employee, whether or not a member of the SIPP or connected with a member of the scheme, who is not connected with his employer and is required as a condition of their employment to occupy the property; and
 - property which is, or is to be, occupied by a person who is neither a member of the SIPP nor connected with a member of the scheme in connection with the occupation by that person of business premises held as an investment by the scheme
- Ground rents, rent charges, ground annuals, duties or other annual payments reserved in respect of, or charged on or issuing out of, property, except where the property concerned is occupied by a member of the scheme or a person connected with them.

Simple SIPP permitted investments

- All Stocks and shares listed or dealt on a recognised stock exchange via a discretionary fund manager, or stockbroker account, administered within the UK
- Futures and options, relating to stocks and shares, traded on a recognised futures exchange
- Depository interests
- Units in an authorised unit trust scheme
- Units in a unit trust scheme which:
 - is an unauthorised unit trust whose gains are not chargeable gains by virtue of section 100(2) of the Taxation of Chargeable Gains Act 1992; and
 - does not hold any freehold or leasehold interest in residential property other than that specified below

- Shares in an open-ended investment company within the meaning of section 236 of the Financial Services and Markets Act 2000
- Interests (however described) in a collective investment scheme within the meaning of Section 235 of the Financial Services and Markets Act 2000
- Contracts or policies of insurance that are linked to insurance company managed funds, unit linked funds or investment funds of an insurance company as defined by Section 275 of the Finance Act 2000
- Deposits in sterling currency held in deposit accounts with a SIPP permissible deposit-taker

Please note: We will not allow an investment into unlisted shares, Unregulated Collective Investment Schemes (UCIS), overseas properties, wind turbines, solar panels, or unquoted ethical/green investments overseas.

What investments can I not hold in my SIPP

- Residential property (even to let out commercially)
- Unlisted shares
- Tangible Moveable Property - including plant, machinery and computers
- Boats and cars
- Race horses
- Gold sovereigns
- Unregulated Collective Investment Schemes (UCIS)
- Non-UK Commercial Property
- Wind turbines
- Solar panels
- Unquoted ethical/green investments overseas

This is not an exhaustive list and anything that can be touched or moved is not allowed as an investment. You should contact us if you wish to invest in something that is not included in our permitted investments lists.