



GATEWAY TRUSTEES Commercial Property

Purchase via SSAS

The funds in a SSAS can be used to purchase a commercial property, including business for your company which can then be leased back to the company. We are more than happy to advise further and assist the process.

The main advantages of holding a commercial property in a SSAS are:

- ✓ When the property is sold by the pension fund there is no Capital Gains Tax liability
- ✓ Tax relief is received on any contributions used to purchase the property
- ✓ The rent payable is an allowable business expense if the premises are used for the member's own business. Therefore the rental income is received tax-free by the SSAS
- ✓ The property is protected from creditors as it is not an asset of the company
- ✓ Property is acquired without direct capital expense to the business

Permitted Property

- ✓ **Offices**
- ✓ **Industrial Property**
- ✓ **Shops**
- ✓ **Hotels**
- ✓ **Care Homes**
- ✓ **Pubs and Restaurants**
- ✓ **Land for development**
- ✓ **Farmland**

Non-Permitted Property

- ✗ **Residential Property**
- ✗ **Holiday home/Timeshare**
- ✗ **Leasehold with less than 50 years (wasting asset)**
- ✗ **Caravans/Moveable Property**



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