

Revenue rules for purchasing a property through your pension

01

Sole Purpose

The purchase of the property must be for the sole purpose of providing benefits on retirement.

02

Arm's Length

A pension scheme cannot buy or sell property from the member, their employer or anyone connected with the scheme member. Furthermore, the property cannot be let to the member's relatives, to their employer or to directors / associated companies of their employer. Personal use of the property is prohibited under Revenue rules.

03

Trading

It is not permissible for trustees of pension schemes to trade. A transaction which involves the scheme trustees acting directly in the acquisition and development of property with a view to its disposal is not permitted.

04

Liquidity

The scheme must be able to discharge all fees and liabilities including ill-health and early retirement benefits.