

PANEL OF PROPERTY PROFESSIONALS

For properties registered in England & Wales

For the Aviva Commercial Property Investment provided by Curtis Banks as part of a Pension Portfolio

February 2026



Approved for client use

This document is part of a set, all of which should be read together:

- Key Features
- Application Form
- Schedule of Fees
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- **Panel of Property Professionals**

Panel of Property Professionals (for properties registered in England & Wales) for the Aviva Commercial Property Investment provided by Curtis Banks as part of a Pension Portfolio

Working with many different professionals has taught us the value that experience can add. Every year, our clients ask us to engage many hundreds of different suppliers for their property needs. Working with such an array of suppliers, we see considerable variance in the quality of service, pricing and above all the value that specialist SIPP property experience can add.

We've used that experience to assemble a panel of property professionals who are tried and trusted when it comes to commercial property and pension schemes. You can still use your own choice of professionals, and are not restricted to the panel; however, fixed pricing and service level agreements have been arranged to provide a streamlined and effective service that you can take advantage of. Please note that an additional fee of £258 will be payable if you select a non-panel solicitor.

Where it is confirmed to us that a panel firm is to act, but no specific firm details are provided by you, we will allocate a panel firm to act in the matter. Please be aware that panel firms are separately regulated and operated, and therefore once the firm has accepted our instructions, they are accountable for their work undertaken on the matter.

Commission

Please note that Curtis Banks Group will retain any commission paid by the Curtis Banks panel. Any commissions due are included in the fees detailed within this document.

Panel of Solicitors for the Aviva Commercial Property Investment provided by Curtis Banks as part of a Pension Portfolio

ashfords

Ashfords is one of the UK's leading law firms with over 70 partners and 500 staff spread across offices in London, Bristol, Taunton, Tiverton, Exeter and Plymouth.

We have a strong working relationship with the Curtis Banks Group, having advised them on their own commercial property requirements since its opening in 2009. Nowadays, our specialist SIPP and SSAS Real Estate team, led by Andrew Worley, work closely with the Curtis Banks Group to administer the SIPP and SSAS schemes for their members' and beneficiaries' specialist property investment and management requirements. Our advice includes real estate (both contentious and non-contentious) regulatory, banking, tax and corporate matters.

As a firm, we provide legal advice that is not just technically sound, but is rooted in a wider appreciation of the real world in which we all exist. A world that is constantly changing, frequently surprising and invariably hard to navigate.

We recognise that no two clients' legal issues are the same and always aim to provide straightforward, timely advice, delivered in clear and simple language. Excellent client service is at the heart of everything we do.

Contact details

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birketts Next Level Law

Birketts LLP is a long established and highly successful law firm, holding a place in the Lawyer's Top 100 UK law firms and recognised in the industry's leading independent directories as a top tier regional heavyweight. With a total headcount of 650, it is large enough to provide specialist skills in most areas of law but small enough to maintain a highly personalised service.

Birketts' property team is one of the best regarded in the east of England, serving clients nationwide and is noted in Chambers as being "the strongest property team in East Anglia".

It comprises over 100 specialists dealing with all types of commercial property transactions, supported by colleagues with construction, planning and commercial expertise. The depth and range of expertise means the team can work together on major and complex transactions on cost effective terms and also deal with high volume and bulk transactions, providing clients with true value for money.

Birketts' specialist SIPP property team is led by Oliver Crichton. Its experience, knowledge and unique understanding of the issues (including SIPP rules, scheme structures and procedures and risks) results in a seamless process for all transactions.

Contact details

Oliver Crichton, Partner

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Email oliver-crichton@birketts.co.uk



DWF is a leading international legal business with a well-established and highly regarded real estate practice. The real estate team is one of the largest in the UK and Ireland, with over 200 specialist property lawyers operating from offices in London, Birmingham, Manchester, Liverpool, Leeds, Newcastle, Edinburgh, Glasgow, Belfast and Dublin, enabling the firm to offer significant national (and indeed global) capability, while still providing premium quality, locally delivered, tailored advice. The team act for some of the largest institutional investors and pension funds in the UK and globally, including a number of household names.

The DWF real estate team regularly advises across all asset classes and different types of commercial property, and has particular experience in managing high-volume workstreams as well as bespoke, high-value transactions. The team's technical expertise is complemented by strong commercial awareness and a sector-focused approach – it prides itself on delivering practical, solutions-driven advice at all times. Innovation is also at the core of what the team does, with DWF being consistently ranked amongst the most innovative law firms in Europe in the Financial Times Innovative Lawyers in Europe Awards.

The DWF real estate team also draws on the firm's wider cross-disciplinary strength – including tax, construction, planning, property litigation, environmental, real estate finance, and corporate specialists – to support property transactions and broader strategic requirements. The DWF real estate team also works closely with the firm's specialist pensions team in providing specific and tailored advice from both a property and pensions law perspective on property transactions within the pensions sector. This integrated approach ensures clients receive the right advice, delivered by the right people, coupled with a seamless and consistent service across the full lifecycle of a transaction.

The team at DWF is led by James Froud (approximately 20 years' experience in City law firms) and is supported by Duntan Emmanuel, both of whom have spent their careers at leading international law firms and who have a strong background and expertise in advising on all aspects of commercial property transactions.

Contact details

James Froud (Partner)

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Duntan Emmanuel (Director)

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Property What will I pay?

Solicitor fees

The panel solicitors will all charge the same fees.

Purchase or part-purchase of a commercial property (including a transfer of a property into your plan)

Value of property	Fee
£0 - £249,999	£1,350
£250,000 - £499,999	£1,650
£500,000 - £749,999	£1,950
£750,000 - £999,999	£2,300
£1m+	to be agreed on a case by case basis

Additional charges will apply in the following cases:

Condition	Fee
If the property is a leasehold title or subject to an existing occupational lease	£300
If the property is a new build or unregistered	To be agreed at outset
If the property requires funding/mortgage via a high street lender	£400
If a new lease is required on completion (assuming the Tenant is connected and no negotiation of lease terms required)	£750
If the property purchase is by way of joint purchase/joint title with a declaration of trust required	£400
If the purchase documentation involves a transfer of part (TP1) rather than transfer of whole (TR1)	£300

Sale or part-sale of a commercial property (including a transfer of a property out of your plan)

Value of property	Fee
£0 - £249,999	£1,300
£250,000 - £499,999	£1,600
£500,000 - £749,999	£1,900
£750,000 - £999,999	£2,250
£1m +	to be agreed on a case by case basis

Additional charges will apply in the following cases:

Condition	Fee
If the property is a leasehold title or subject to an existing occupational lease	£300 per lease
If there is a mortgage to redeem on completion	£200
If the sale documentation involves a transfer of part (TP1) rather than transfer of whole (TR1)	£300

Please note:

1 A connected tenant is a connected party as defined in section 993 of the Income Tax Act 2007, and includes close members of your family and any business with which you are associated.

Other charges

Type	Fee	
Surrender of a lease	Deed	£550
	Agreement	£900
Lease reports	First lease report included in costs for Property purchase, any additional occupational lease reports charged at	£175 per occupational lease
Rent deposit deed		£500
Additional charge if the lender's consent is required for any of the above or below		£325
Re-mortgage (copy of report on Title from Property purchase to be provided)		£1,500
Deed of Covenant or third party consent		£400
Statutory declaration/statement of truth		£350
Removal of restriction or cancellation of a Land Registry title entry to include title closure		£350
	Connected tenant¹	Unconnected tenant
New lease or Farm Business Tenancy for a wholly or partially owned property (does not cover negotiation of terms within the lease)	£950	£1,350
Renewal of lease (does not cover negotiation of terms within the lease)	£950	£1,350
Exclusion of security of tenure under the Landlord and Tenant Act 1954	£175 per declaration/statutory declaration	£175 per declaration statutory declaration
License to assign a lease	£775	£950
License to underlet	£775	£950
Deed of Variation	£775	£950
License for alterations to premises under a lease	£600	£750
Agreement for lease (minimum charge, fee to be confirmed once details of conditions known i.e. vacant possession, landlord's works, planning permission, etc.)	£550	£825

Please note that all fees are subject to possible review, depending on the exact nature of the service provided, including but not limited to transactions of a more protracted/complex nature.

In the event a transaction aborts, fee will be charged in accordance with the value of time recorded subject to a cap equivalent to 80% of the solicitors' fees for the particular transaction.

All fees are subject to VAT and any Stamp Duty Land Tax and disbursements (for example Land Registry fees and out of pocket expenses) will be payable in addition.

Panel of Solicitors for tenant arrears litigation

THRINGS

SOLICITORS

Thrings LLP is a Top 100 law firm with offices in Bristol, Bath, Swindon, Romsey and London. Our partner-led teams of specialist lawyers provide legal and strategic advice to pension funds, entrepreneurs, start-ups, SMEs, corporates and multinationals in a range of industry sectors. This includes litigation covering real estate, banking and finance, development of land and agriculture. With strong private client, succession and tax planning teams working alongside the firm's commercial practice, the needs of both businesses and individuals are well provided for in the firm. As important as the legal work Thrings does is the relationship it builds with its clients, becoming long-term trusted advisers with the commercial acumen to enable businesses to prosper and grow. Thrings is recognised as a top-tier law firm by independent legal directories Chambers and Partners and Legal 500. In recent years, Thrings has won awards from prominent legal and business publications for its legal expertise, transparent pricing models and client-focused approach.

Our specialist real estate litigation team, as part of our Pension Fund Property Team act for a number of the UK's largest Self Invested Personal Pension providers who invest in Commercial Property and we advise on all aspects of commercial property management, including tenant default, rent arrears, termination of leases, lease renewals and dilapidations work for commercial property landlords. We have extensive experience in advising our Landlord clients on all aspects of property portfolio management and a detailed knowledge of the Inland Revenue regulations which govern Self Invested Personal Pensions (SIPPs) and Small Self-Administered Scheme (SSASs). Our expertise also enables us to advise our clients on the Landlord and Tenant issues that arise during the life of a property investment, advise on the options available and the most appropriate way forward for the particular case. This specialised knowledge enables us to guide our clients through the process of enforcement after tenant default. Members of our team have been invited to speak at RICS seminars. We have genuine, in depth, industry expertise across our practice area and, we believe, offer a high standard and wide range of high quality services for our clients.

Contact details

Michael Tatters

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Tenant arrears litigation

What will I pay?

Things fees

This page provides a description of the fees charged in association with legal action taken against tenants. VAT will be added to all fees unless otherwise stated.

Please note that any solicitor fees are charged in addition to Curtis Banks' fees. Please note disbursement fees are not included but may be added as necessary.

Pre-Action

Action	Fee
Letter before action	£180
Providing standard recovery options following Letter Before Action	No charge
Providing tailored recovery options and advice on specific case with recommended enforcement option	£150
Liaising with tenant who has offered payment terms, discussing with you and then obtaining tenants agreement to comply with and sign an agreed payment plan in writing	£350
Trace Report	£75
Asset Report	£75

Tenant insolvency

Action	Fee
Writing to and liaising with administrator/liquidator to request administration expenses to be paid as rent and/or to agree a surrender of the lease	£350
Writing to and liaising with Treasury Solicitor to disclaim lease of a struck off or insolvent company	£300

Enforcement Options

Action	Fee
Statutory Demand	£750
Commercial Rent Arrears Recovery	£550

Forfeiture

Action	Fee
Commercial property: terminating lease by peaceful re-entry with a bailiff and locksmith	£850
Commercial property with residential parts: terminating lease by court possession application through undefended Court proceedings resolved at first hearing	£2,750
If Court proceedings are defended and the matter proceeds via directions to a final hearing	We would need to provide a detailed cost estimate for proceedings to trial, but as a guide, where a claim is defended and proceeds to a 2 day trial anticipated legal costs may be in the region of £55,000-£65,000 plus VAT, plus disbursements

Tenant arrears litigation

What will I pay? (continued)

Debt recovery

Action	Fee
Review of instructions and Matter inception	£50
Telephone call to debtor (pre-issue if required)	£10
Preparation and issue of Court proceedings	<ul style="list-style-type: none"> • £60 (£0 to £300 of debt) • £60 (£300 to £500 of debt) • £60 (£500 to £1,000 of debt) • £100 (£1,000 to £1,500 of debt) • £100 (£1,500 to £2,000 of debt) • £100 (£2,000 to £3,000 of debt) • £100 (£3,000 to £5,000 of debt) • £150 (£5,000 to £10,000 of debt) • £200 (over £10,000 of debt)
Correspondence: <ul style="list-style-type: none"> • Debtor payment in/letter • Telephone call in/email out • Letter out 	<ul style="list-style-type: none"> • £10 • £10 • £15
Entering Judgment: <ul style="list-style-type: none"> • Default of acknowledgment • Default of Defence • Accepting admission filed at court • Rejecting admission/requesting determination • Instructing agents for determination 	Dependent on amount of debt: <ul style="list-style-type: none"> • £25 (under £5,000) or £35 (over £5,000) • £30 (under £5,000) or £40 (over £5,000) • £45 (under £5,000) or £60 (over £5,000) • £60 (under £5,000) or £75 (over £5,000) • £75 (under £5,000) or £110 (over £5,000)
Enforcement of Judgment: <ul style="list-style-type: none"> • Instruction of bailiffs (debts up to £600) • Instruction of HCEO (aka Sheriff) (debts over £600) • Protracted correspondence with Sheriff/debtor/third party: every 10 contracts or part thereof • Charging Order (per application) • Third Party Debt Order (per application) • Attachment of Earnings Order (per application) • Order to attend Court for questioning 	<ul style="list-style-type: none"> • £25 • £55 • £50 • Fixed fee: £250 • Fixed fee: £250 • Fixed fee: £100 • £100
Standard Applications: <ul style="list-style-type: none"> • Issuing standard applications e.g. application for alternative service • Responding to Defendant application (no defence) 	<ul style="list-style-type: none"> • £100 • £200 (under £5,000) or £250 (over £5,000)

Panel of Surveyors for commercial property

How your instructions are carried out

If you decide to use the panel, your instruction will be carried out by a firm within The Commercial Property Network.

This is typically based on geography as well as the individual firm's capacity and any known conflicts of interest. The Commercial Property Network firms provide the same services at the same prices and use the same reporting formats specifically designed for SIPP and SSAS purposes.

The Commercial Property Network

www.thecpn.co.uk

The Commercial Property Network is the largest and longest-standing network of independent chartered surveyors across the UK, incorporating 29 member firms and more than 500 staff providing national coverage. All CPN valuers are Registered Valuers under the Royal Institution of Chartered Surveyors (RICS) Registration Scheme.

CPN member firms underpin their valuation service through unrivalled local market knowledge. Best practice, regulatory compliance and overall service delivery is governed by the RICS.



Panel of Surveyors' fees What will I pay?

Red book valuations

Property value	Price - UK mainland outside of the M25	Price - within the M25	Commentary
£0 - £399,999	£1,250	£1,500	The Red Book is issued by RICS to promote and support high standards in valuation. The publication details mandatory practices and best practice guidance for RICS members undertaking valuation services. The fee will be based upon the reported value of the property.
£400,000 - £749,999	£1,500	£1,750	
£750,000 - £1,249,999	£1,800	£2,000	
£1,250,000 - £1,999,999	£2,000	£2,250	
£2,000,000 +	£2,500	£2,750	

Desktop Valuation Opinion

Property value	Price	Commentary
£0 - £1,999,999	£600	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last two years, therefore only constituting an update of a previous reported Market Value.
£2,000,000 +	£1,250	

Rent reviews

Activity	Price - UK mainland outside of the M25	Price - within the M25	Commentary
Desktop Review, Initial market assessment and recommendation	£600	£600	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last two years, therefore only constituting an update of a previous reported Market Value.
Rent Review - Full Instruction	£1,250	£1,500	The price will be less the cost of an initial market assessment if completed and includes inspection, production of report on Market Rent and the preparation of Rent Review Memoranda, if required. Please note that if negotiations are required with an unconnected party, a separate fee may apply. This will be agreed upon instruction. Where the lease requires formal notices to be issued to the tenant, separate solicitor's costs will apply. Occasionally arbitration to conclude a rent review is required. These costs are excluded and will be priced on a case by case basis.

Lease renewal

Activity	Price - UK mainland outside of the M25	Price - within the M25	Commentary
Desktop Review, Initial market assessment and recommendation	£600	£600	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last two years, therefore only constituting an update of a previous reported Market Value.
Lease Renewal - Full Instruction Inclusive of inspection, production of report on Market Rent and negotiations with the tenant, if required.	£1,250	£1,500	The price will be less the cost of an initial market assessment if completed. Please note that if negotiations are required with an unconnected party, a separate fee may apply. This will be agreed upon instruction. Where the lease requires formal notices to be issued to the tenant, separate solicitor's costs will apply. Occasionally a Court Application to conclude a lease renewal is required. These costs are excluded and will be priced on a case by case basis.

Other lease events

Activity	Price - UK mainland outside of the M25	Price - within the M25	Commentary
Desktop opinion (surrender premiums, building changes, rental values and sub-lettings)	£600	£600	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last two years, therefore only constituting an update of a previous reported Market Value.

All fees are subject to VAT and will be payable from your SIPP or SSAS.

All services and prices include the panel firm's expenses (i.e. travel and accommodation), except where these are considered to be exceptional. In such an event we will liaise with the panel firm and you to agree any additional costs before proceeding with the activity.

The fee structure for valuation work will apply to properties where there are not more than two leasehold interests. E.g. an office building with three or more occupiers would constitute a building with more than two leasehold interests. For properties with more than two leasehold interests the acting Valuer will have the opportunity to provide a bespoke quote and move away from the fee structure if necessary.

Fees in relation to Landlord and Tenant Work (rent reviews and lease renewals) are quoted on the basis of a single Lease Event. Multiple Lease Events instructed at the same time will incur additional fees to be agreed.

The panel firms provide full professional indemnity (PII) cover, the cost of which is included in the prices quoted. For properties where the value is considered to be exceptional (in excess of £2m), an additional fee may apply. In such an event we will liaise with the panel firm and you to agree the costs before proceeding with the activity.

SIPP and SSAS property fees for services including rent reviews and lease renewals will continue to apply and can be found within your products Schedule of Fees.

If an instruction is cancelled after the panel firm has inspected a property, an abortive fee equating to 75% of the confirmed fee shall apply.

Panel of EPC Assessors

EPC Choice

EPC Choice offer commercial EPCs throughout the UK. Our highly qualified Commercial Energy Assessors are directly employed by us to ensure the highest levels of professionalism and the most accurate surveys available. The Minimum Energy Efficiency Standard (MEES) has been in force since April 2018 and EPC Choice are able to guide commercial Landlords through this potentially problematic legal requirement to ensure your building meets E rating and above.

In addition to a standard EPC we are able to offer the Asset Energy Report, a unique in-depth assessment of your property, which provides detailed advice on the most cost-effective ways to improve the rating not only to “E” but to “C” and beyond.

Contact details

Chris Grant

Tel 0208 522 0001

Email info@epcchoice.com



EPC Assessor What will I pay?

Size of property	Commercial EPC fee (VAT exc)	Commercial EPC re-inspection/review Fee (VAT exc)	Commercial EPC lodgement fee (VAT exc)	Additional cost for Asset Energy Report (VAT exc)	Additional cost for Asset Energy Report (VAT exc)
	All property types	All property types	All property types	Retail/Industrial	Office/Leisure
less than 150m ²	£240	£75	£30	£100	£100
151 - 500m ²	£305	£75	£30	£150	£150
501 - 1000m ²	£380	£75	£30	£175	£250
1001 - 2500m ²	£480	£75	£30	£250	£300
2501 - 4000m ²	£680	£75	£30	£350	£400
4001 - 8000m ²	£805	£75	£30	£400	£450
8000m ² plus	Price on enquiry	£75	£30	£600	£700

Please note: where the property type deviates from traditional retail, industrial, office or leisure use, the costing of the same may differ due to additional complexities. Where this is the case, you will be notified of the same by EPC Choice prior to an inspection taking place.

Panel Commercial Lending Broker

Commercial Sense

Following major changes in the UK financial markets, which have resulted in making access to finance more complex and difficult to source, Commercial Sense has developed a specialism in obtaining SIPP & SSAS lending for our clients.

David Whitehead leads our SIPP & SSAS lending activities. He has over 30 years' experience with Barclays, the last 10 of which saw him as Head of Pensions, leading the team that looked after that Bank's pension lending book.

Commercial Sense has built strong relationships with a panel of lenders who provide SIPP & SSAS finance, and regular interaction with our key contacts ensures we not only understand their lending appetite but can get swift indicative responses to ensure we do not waste clients' time. We are also working with other lenders to expand our panel, thereby ensuring clients get the best possible deals whether it be property acquisitions, raising liquidity or even property development/refurbishment.

At our core we believe in building strong, enduring client relationships, therefore:

- we are hands on and project manage deals through to conclusion.
- our fees, which are entirely transparent and agreed at the outset of a relationship, are success based and therefore only payable once we have successfully obtained a formal offer of finance that meets the client's needs, i.e. we do not charge for our time.
- where we do receive an introductory fee from a lender, this is rebated against the client fee, i.e. we do not get paid twice.

In effect, we are a one stop shop for pension finance, with access to a wide range of lenders, ensuring the client gets the best deal rather than just accepting what is on offer from their normal provider, if indeed they have one.

Contact details

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For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Typetalk service on 18001 0370 414 7000.

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Call charges will vary. We may record and monitor calls.

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CBGL, CBL, TPTS, BPTL, SPST, CTL, MPTL, TQPTL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLT, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA.

CBGL, CBL, SLPL, SLT, SLAL and SLAPC are members of a VAT group with VAT registration number 514 0358 80.

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LF10212/Aviva
(SLAV007.202602)
February 2026

