

# SIPP Contribution Application Form

Please use this form if you, your employer or a third party intends to make single or regular contributions to your SIPP. Where contributions are paid by an employee or self employed individual, they should be paid net of basic rate tax. If eligible we will reclaim the tax. You should reclaim any higher rate tax via self assessment.

**Please note:** you or your employer will need to set up a standing order for the payment of regular contributions. Cheques should be made payable to the name of your pension scheme. Please complete this form accurately and fully. Failure to provide relevant information will delay us processing your contribution and we may return the form and any cheque provided to you.

## Your personal details

Title (circle or insert as appropriate)	Mr	Mrs	Ms	Miss	Other:
Forename(s)					
Surname					
National Insurance Number					
Permanent Residential Address					
		Postcode			
Daytime Phone Number		Mobile Number			
Email Address					
Pension Scheme Name					
Account Number					

## Protection from the Lifetime Allowance

Do you have Enhanced Protection?

Do you have Fixed Protection?

If you have Enhanced Protection, Fixed Protection 2012, 2014 or 2016 any contribution made to this scheme will result in the loss of the Protection. For further information please speak to your Financial Adviser.

## Carry Forward

If you are using Carry Forward please complete the attached form.

## Opting Out

Have you opted out or declined to join an occupational pension, group personal/ stakeholder pension scheme or employer sponsored auto-enrolment pension arrangement in favour of making payments to this Plan?

If Yes please confirm employer name

## Annual Allowance

Are you subject to the Money Purchase Annual Allowance (MPAA) rules as you have flexibly accessed your pension savings?

Yes / No

If Yes, please confirm the date the MPAA first applied to you  
you will receive tax relief only on money purchase pension savings up to £4,000 a year

Are you subject to the Tapered Annual Allowance?

Please refer to the Tapered Annual Allowance Information Sheet for further details

Yes / No

## Source of contribution

- Do you wish to make:
- Personal Contributions (please complete section A)
  - Employer Contributions (please complete section B)
  - Third Party Contributions (please complete sections A and C)

## A. Personal contributions (if you are self employed or want to make a personal contribution)

Net single contribution	£					
Net regular contribution	£	Monthly	£	Quarterly	£	Annually
Start date for regular contribution						

## Occupation and Eligibility

Occupation

Please tick one of the following

<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Pensioner	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Child (under 16)	<input type="checkbox"/> Full time education
<input type="checkbox"/> Caring for one or more children under 16	
<input type="checkbox"/> Caring for a person aged 16 or over	
<input type="checkbox"/> Other (please specify)	<input type="text"/>

## Source of funds

- Please tick one or more to indicate how the contributions are being funded
- |   |   |
|---|---|
| <input type="checkbox"/> Employment income  | <input type="checkbox"/> Property sales       |
| <input type="checkbox"/> Savings/investment | <input type="checkbox"/> Gift                 |
| <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Other please specify |
| <input type="checkbox"/> Inheritance        |   |

If applicable we will reclaim basic rate tax on personal contributions which will take between 7 – 11 weeks. The value of the reclaim can only be invested once it has been paid into your designated SIPP bank account and it has cleared and upon written instructions from yourself or your financial adviser.

## B. Employer Contributions

Please make your cheque payable to the name of your pension scheme. Please contact us for a standing order mandate should you wish to set up regular contributions.

Gross single contribution						
Gross regular contribution	£	Monthly	£	Quarterly	£	Annually
Start date for regular contribution						
Company Name						
Registered Number			Contact Name			
Registered Address						
			Postcode			
Phone Number			Fax			
Trading Address						
			Postcode			

Please tick the box to confirm that the company is listed on a recognised EEA regulated market e.g. the London Stock Exchange

It is presumed that the entity making the contribution(s) is subject to the laws of England and Wales. If this is not the case, please indicate below the legal jurisdiction to which the entity is subject to:

If contributions are being paid by the deduction from pay please complete the following sections. Please also refer to the 'Contribution Notes for Employers' which can be found on our website. Please note that any personal contributions received through the deduction of employees pay will be net contributions and we will reclaim basic rate tax as detailed above. All employer contributions received are gross contributions.

Payment due date\*  Date employee is paid

\* This is the latest date DP Pensions Ltd must receive the payment by. **The payment due date must always be completed.**

Frequency of contributions taken from pay	
Date the first contribution will be deducted	
Month which the first payment will relate to	

### Declaration by your Employer

1. We declare that to the best of our knowledge and belief, the particulars given in this Section and any other supporting documents are complete and correct.
2. We undertake to advise DP Pensions Ltd within 30 days of the Member ceasing to be employed by us or where contributions are reduced or terminated.
3. We agree to DP Pensions Ltd carrying out checks to establish proof of our identity. Should these checks prove unsatisfactory, we may be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept our contribution(s).
4. We confirm that we have read and understood DP Pensions Ltd's "Contributions Notes for Employers" Booklet.
5. Where we are paying regular contributions, we understand that if any payment due is not received within 90 days of the due date or where DP Pensions Ltd feel that non-payment is of material significance, then DP Pensions Ltd may be required to advise The Pensions Regulator and the SIPP member. We understand that it is our responsibility to ensure DP

Pensions Ltd is provided with relevant information to monitor payments and that should we fail to provide it we may also be reported to the Pensions Regulator.

Signed for and on behalf of employer	<input type="text"/>
Name	<input type="text"/>
Capacity	<input type="text"/>
Date	<input type="text"/>

### C. Third Party contributions

Please complete this section if your personal contributions will be paid to your SIPP by a third party other than your employer.

Title	<input type="text"/>
Forenames	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>
Organisation name	<input type="text"/>
Registered Address	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>
Trading Address	<input type="text"/>
	<input type="text"/>

Please tick the box to confirm that the company is listed on a recognised EEA regulated market e.g. the London Stock Exchange

It is presumed that the entity making the contribution(s) is subject to the laws of England and Wales. If this is not the case, please indicate below the legal jurisdiction to which the entity is subject to:

You will need to supply documentary evidence of the identity of the third party.

#### Declaration by third party:

I agree to DP Pensions Ltd carrying out checks to establish proof of my identity and residence. Should these checks prove unsatisfactory, I will be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept the contribution.

Signature of third party	<input type="text"/>
Name	<input type="text"/>
Date	<input type="text"/>

Please note cheques are banked on the day of receipt.

If applicable we will reclaim basic rate tax on third party contributions which will be treated as personal contributions from you. This will take between 7 – 11 weeks. The value of the reclaim can only be invested once it has been paid into your designated SIPP bank account and it has cleared and upon written instructions from yourself or your financial adviser.

## Initial Adviser Charge to be paid directly from the SIPP

This is the remuneration you have agreed to pay to your Financial Adviser for the initial advice and services that your Financial Adviser has provided to you in relation to the contribution(s). We will pay the initial adviser charges from your SIPP bank account once the relevant contributions have been paid into your Plan. Please select one of the following options:

**A percentage** of each contribution payment received  %

**A fixed amount** of each contribution payment received

**Another basis** agreed with your Financial Adviser (give details below)

## Agreement & Declaration

### I declare that:

If contributions are paid to my Plan on which tax relief is sought:

- a. I am under age 75 and am a relevant UK individual (see Note 1);
- b. the total of the contributions paid to this Scheme and to other registered pension schemes, in respect of which I am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
  - the basic amount (see Note 2, below), or
  - my relevant UK earnings (see Note 3, below) in that tax year;
- c. the declaration in (b) is correct, to the best of my knowledge and belief;
- d. I will give notice to the scheme administrator if an event occurs, as a result of which I will no longer be entitled to relief on contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:
  - 5th April in the year of assessment in which the event occurs; and
  - the date which is 30 days after the occurrence of that event.

Note 1: An individual is a relevant UK individual for a tax year if they:

- a. have relevant UK earnings (see Note 3) chargeable to income tax for that tax year; or
- b. are resident in the United Kingdom at some time during that tax year; or
- c. were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
- d. have for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA)), or
- e. are the spouse of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of ITEPA).

For individuals within (b) to (e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount (see Note 2).

Note 2: The basic amount is £3,600 for the 2006/2007 tax year and all subsequent tax years to date

Note 3: Relevant UK earnings are:

- a. employment income such as salary, wages, bonus, overtime, commission chargeable to tax under Section 7 (2) Income Tax (Earnings and Pensions) Act 2003 (ITEPA),
- b. income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005,
- c. income arising from patent rights and treated as earned income under section 833 (5B) Income and Corporation Taxes Act 1988 (ICTA),
- d. general earnings from an overseas Crown employment which are subject to tax in accordance with section 28 of ITEPA 2003.

Where relevant UK earnings are not taxable in the United Kingdom due to a double taxation agreement (section 788 of ICTA 1988), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief.

I will notify DP Pensions Ltd in writing (within 30 days) if:

- a. There is a change in my employment status;
- b. There is a change in my permanent residential address;
- c. I lose or give up the right to enhanced protection or fixed protection.

**General Declaration:**

I agree to DP Pensions Ltd carrying out checks to establish proof of my identity and residence, and those of my employer where employer contributions are to be paid. Should these checks prove unsatisfactory, I will be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept my application.

If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me.

I declare that the information provided in this form, and any other documents completed in connection with it is, to the best of my knowledge and belief, correct and complete.

I understand it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

Member Signature

Member Name

Date

# Carry Forward Form

**FOR COMPLETION WHERE THE MEMBER IS 'CARRYING FORWARD' UNUSED ANNUAL ALLOWANCE FROM PREVIOUS TAX YEARS**

Applicant					
Title (circle or insert as appropriate)	Mr	Mrs	Ms	Miss	Other:
Forename(s)					
Surname					
Permanent Residential Address					
		Postcode			
Total gross contribution to be paid in the current tax year (all schemes you contribute to)					

## Carry Forward

Please complete the section below confirming the total gross contributions paid in the three preceding tax years. The historic and current annual allowance is shown below. Please also confirm if you were subject to the Tapered Annual Allowance in each of the three preceding tax years.

Tax Year	Contribution paid	Max Carry forward allowance	Subject to Tapered Annual Allowance Y / N

<input type="checkbox"/>	I confirm I was a member of a registered pension scheme in the tax years I am carrying forward unused relief
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## Signature

Members Signature	
Date	

Annual Allowances

2014/2015	£40,000
2015/2016	£40,000 <sup>1</sup>

2016/2017	£40,000 <sup>2</sup>
2017/2018	£40,000

Note 1-If you have flexibly accessed your pension savings and have triggered the Money Purchase Annual Allowance Rules (MPAA) your annual allowance will have reduced from £40,000 to £4,000 per annum for money purchase schemes.

Note 2 - If you are subject to the tapered annual allowance (as your adjusted income in a tax year exceeds £150,000) your annual allowance will be reduced by £1 for every £2 of adjusted income above £150,000. The maximum reduction in the annual allowance is £30,000, giving a tapered annual allowance of £10,000.

Please return your completed form to:

DP Pensions Ltd  
Bridewell House  
Bridewell Lane  
Tenterden  
Kent TN30 6FA

Tel 01580 762 555  
Fax 01580 766 444

[www.dapco.co.uk](http://www.dapco.co.uk)  
[enquiries@dapco.co.uk](mailto:enquiries@dapco.co.uk)

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