

Supplementary Contribution Application Form

(For James Hay Partnership SIPP only)



JHAY0251c

Application Guide

Please complete this form in BLOCK CAPITALS and black ink.

Please note: Contributions must cease by age 75.

1 Personal Details Applicant to complete

Mr Mrs Ms Miss
 Other If 'Other' please state
 Forename(s)
 Surname
 Member number
 National Insurance Number
 Address

 Postcode
 Telephone

Please tick the most appropriate box below – one box must be ticked:

Employed
 Employer Name
 Employer address

 Postcode
 Pensioner Self-employed
 Caring for one or more children under the age of 16 years Caring for a person aged 16 years or over
 In full-time education Unemployed
 Other
 If 'Other' please state

2 Contributions

Important: If you have enhanced or fixed protection any contribution made to this SIPP means you will lose this protection. You should speak to your Financial Adviser.

2a Entitlement to Tax Relief (please tick one option) Applicant to complete

- (i) I have relevant UK earnings chargeable to income tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year.
- (ii) I am, or have been, resident in the UK at some time during this tax year.
- (iii) My spouse or civil partner has for this tax year general earnings from overseas Crown employment subject to UK tax.
- (iv) I am, or my spouse or civil partner, is in overseas Crown employment but for this tax year do/does not have general earnings from overseas Crown employment subject to UK tax.
- (v) I was resident when I became a member of the SIPP and have been resident in the UK at some time during five tax years immediately before this tax year.
- (vi) None of the above.

If you have ticked (i) or (ii) we will reclaim basic rate tax on your personal contributions. If you have ticked (iii), (iv) or (v) we will reclaim basic rate tax on your personal contributions up to £3,600 gross. If you have ticked (vi) we will not reclaim any basic rate tax relief on your personal contributions.

Please Note: If you do not complete this section, we will not be able to determine if you are entitled to have basic rate tax reclaimed on your personal contribution and so will not be able to reclaim this.

2b Personal Contributions

Applicant to complete

How much would you like to pay into your SIPP? Please state the gross amount. If, as per section 2a, we are able to reclaim basic rate tax on your personal contributions, the amount you actually pay into your SIPP should be the net amount i.e. gross amount less basic rate tax.

Single contribution £ gross

Cheques should be made payable to 'James Hay Pension Trustees Limited'.

Regular contribution £ gross

Frequency of contributions

Monthly Quarterly

Half yearly Annually

Start date for regular contribution payments

If regular contribution payments are to be made to your SIPP please forward a completed Direct Debit Mandate to us. Please allow 20 Business Days for us to set up any Direct Debit Mandate.

Will your personal contributions be paid to James Hay Partnership by a third party, other than your employer?

Yes No

If 'Yes' please provide the name and address of the third party:

Title

Mr Mrs Ms Miss

Other If 'Other' please state

Forename(s)

Surname

Any other name the third party has been, or is known by

Date of birth

2c Employer Contributions - employer contact details (if applicable)

Applicant to complete

Employer's details:

Company name

Contact name

Country of establishment / incorporation

Registered number (if applicable)

Nature of business

Correspondence address

Postcode

Or,

Organisation name

Address of third party

Postcode

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

If personal contributions are received from your employer please forward them the Record of Payments Due form for completion and return to us.

If applicable, we will reclaim basic rate tax on personal contributions. The tax reclaim will take between 7–11 weeks. Please note that the value of the reclaim can only be invested once it has been paid into your designated SIPP Bank Account and it has cleared.

Important: If your contributions in respect of a tax year exceed the annual allowance (£40,000* for the 2016/17 tax year), then you may be subject to an annual allowance tax charge. It is possible for unused annual allowance to be carried forward for up to three years. You should speak to your Financial Adviser about this.

*If you have 'adjusted income' (including the value of any pension contributions) of over £150,000 per annum, your annual allowance will be reduced by £1 for every £2 of income above £150,000, with a maximum reduction of £30,000.

Please note: If you have flexibly accessed your SIPP or any other money purchase pension you may have, you will be subject to the money purchase annual allowance limit (£10,000 for the 2016/17 tax year). If your contributions exceed this amount, you may be subject to an annual allowance tax charge. You must inform us if you have flexibly accessed another money purchase pension scheme within 91 days of doing so.

Please note: The tax treatment depends on the individual circumstance and may be subject to change in the future.

Telephone

Fax

I am happy for James Hay Partnership to correspond with my employer directly

Yes No

If your employer wishes to regularly contribute to your SIPP please ask them to complete and sign section 2e below. For regular contributions your employer will also need to complete a Direct Debit Mandate. Where applicable, please enclose any Direct Debit Mandates with this form.

Please allow 20 Business Days for us to set up Direct Debits.

2d Employer Contributions - Single Payments (if applicable)

Applicant to complete

All employer contributions are paid gross.

How much would your employer like to pay into your SIPP?

Single contribution (gross)

2e Employer's Payment Record for Regular Contributions (if applicable)

Employer to complete

You, the employer, should complete this section if you will be making regular payments into your employee's SIPP, either deducted from the employee's salary, or from your own funds. Regular payments must be submitted via direct debit. You, the employer, must prepare and maintain a record of the payments due to be paid to your employee's SIPP.

Regular employer contribution amount (gross)

Regular employee contribution amount (net)

Frequency of contributions:

Monthly Quarterly Half yearly Annually

Date of the first employer contribution

Please allow 20 Business Days for us to set up the Direct Debit Mandate.

Any contributions due prior to the specified date above should be paid in accordance with section 2d of this form.

We will use the day of the first contribution date as the ongoing collection day for the stated contributions. The due date for Pension Regulator purposes, in relation to these regular payments, will always be the 19th day of the following month.

To be signed on behalf of the employer

I confirm that, the above information in this section is accurate and I will notify you if any of these details change.

Signed

Please sign once printed and before sending
to James Hay Partnership

Name

Position

Date

Contact number (if different from details already given)

Additional information on contributions is available in the notes section at the back of this document.

3 Declaration

Applicant to complete

- a) I confirm that to the best of my knowledge and belief, the particulars given on this Application Form are correct and complete.
- b) I undertake to tell James Hay Partnership in writing within 30 days if:
- There is any change in my residency status
 - There is any change in my name or permanent residential address.
- c) I accept that this application determines whether I am entitled to basic rate tax relief at source on my contributions.
- d) I agree that the total contributions to any registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of:
- £3,600, **or**
 - My relevant UK earnings for that tax year.
- e) If I am no longer entitled to tax relief on my contributions I will undertake to tell James Hay Partnership in writing no later than:
- 5 April in the year of assessment in which this occurs, **or**
 - Within 30 days of this change.
- f) I accept it is an offence to make false statements and that the penalties are severe and could lead to prosecution.

Signature

Please sign once printed and before sending
to James Hay Partnership

Date

CONTRIBUTIONS

- Legislation requires James Hay Partnership to monitor payments into a personal pension scheme by employers from their own bank account in respect of the employee, or on behalf of the employee out of deductions from the employee's earnings. The legislation also states that the employer must specify the 'Due Date' for such payments, this information is detailed in section 2e of the application form.
- For payments deducted from an employee's earnings, the due date this money must be received by James Hay Partnership is the 19th of the month after the end of the calendar month in which the contributions were deducted from the employee's pay. For example if the deduction from the employee's salary is 29 April the due date is 19 May.

- The employer must make sure that the payments are correct and paid on time. By law, James Hay Partnership must monitor the payments to ensure they are made on time using the Employer's Payment Record information provided.
- We must tell the Pensions Regulator if payments are missed or received late. The employer may be fined by the Pensions Regulator if late or incorrect payments are made.

Checklist of Additional Documentation Required

 EVIDENCE OF A THIRD PARTY'S NAME AND ADDRESS (EXCEPT EMPLOYER) IF CONTRIBUTING TO YOUR SIPP

If the third party is an individual, please request a separate Confirmation of Verification of Identity from James Hay Partnership to be completed by your Financial Adviser

OR

Black and white photocopies of two documents - one from list A and one from list B. (Items from the same source cannot be used twice)

List A

- Unexpired passport
- Unexpired UK old style driving licence (not provisional)
- Unexpired UK Photocard driving licence
- Firearms certificate or shotgun licence
- EEA of Switzerland National Identity Card and Northern Ireland Voters

List B

- Unexpired UK old style driving licence (not provisional)
- Unexpired UK Photocard driving licence
- Council Tax Bill
- Firearms certificate or shotgun licence
- Bank Statement (not internet printed)
- Credit Card statement (not internet printed)
- Utility Bill (not mobile phone, satellite/cable TV or internet printed bills)
- HM Revenue & Customs coding/assessment/statement/tax credit

If the third party is an unincorporated business please supply a photocopy of:

- Latest reports and accounts
- HM Revenue & Customs tax return or invoice

 Completed Direct Debit Mandate if regular contributions are to be paid by you or your employer (if applicable).

 Cheque made payable to James Hay Pension Trustees Limited for single contributions.

 Your employer has completed and signed section 2e if they are to pay into your SIPP.

James Hay Partnership is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to receive this document in an alternative format please contact us on 03455 212 414. For the hard of hearing and / or speech impaired, please use the Tynetalk service via 18001 03455 212 414.

James Hay Partnership is the trading name of James Hay Insurance Company Limited (JHIC) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNOC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHIC has its registered office at 3rd Floor, 37 Esplanade, St Helier, Jersey, JE2 3QA. IPS, JHAC, JHPT, JHWM, JHWNOC, SPTCL, SarumTL and IPS Plc have their registered office at Trinity House, Buckingham Business Park, Anderson Road, Swavesey, Cambs CB24 4UQ. PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHIC is regulated by the Jersey Financial Services Commission and JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services.(01/14)

James Hay Partnership SIPP

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

James Hay Pension Trustees Limited
Dunn's House
St Paul's Road
Salisbury
SP2 7BF

Service User Number

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Name(s) of Account Holder(s)

Reference

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Bank/Building Society Account Number

--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay James Hay Pension Trustees Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with James Hay Pension Trustees Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit James Hay Pension Trustees Limited will notify you 10 Business Days in advance of your account being debited or as otherwise agreed. If you request James Hay Pension Trustees Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by James Hay Pension Trustees Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – If you receive a refund you are not entitled to, you must pay it back when James Hay Pension Trustees Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.