

International Expat SIPP Contributions Form

Form 2



The Trustee

will only accept this form if it is correctly and fully completed.

Any questions, call
+44 (0) 1525 408120

Please note

You should use this form where you or your employer would like to set up regular or single contributions to your International Expat SIPP.

1. Member Details

Name [first name, middle, surname]

Home Address

Post Code

Date of birth

Email address

Telephone number

Important: Have you already 'flexi accessed' your pension rights? * Yes No

** The amount of contributions you can make may be restricted if you have 'flexi accessed' your pension rights. If you are unsure as to the circumstances that will limit the level of contributions that you can make please refer to the Important Notes at the end of this form.*

2. Personal Contributions

Please complete this section if you will be making a personal contribution(s). If you have benefits which are subject to Enhanced or Fixed protection, any protection will be lost if a further contribution is paid by / for you.

Tax relief can be claimed on contributions made before age 75 and provided you satisfy at least one of the following: **(i)** You are resident in the UK for tax purposes **(ii)** You are in receipt of earnings which are chargeable to UK income tax **(iii)** You or your spouse/ civil partner are a Crown Servant employed overseas.

The receipt of any basic rate tax relief due can take up to 11 weeks to claim after payment. Tax relief above the basic rate of tax should be reclaimed via your annual self- assessment tax return.

Please ensure you seek professional advice from a suitably qualified Financial Adviser, before making contributions into your SIPP.

If your employer will be making contributions please arrange for section 3 to be completed.

Personal Contribution

Regular £

Single £

Regular contribution
payment frequency

Monthly

Quarterly

Half Yearly

Yearly

Start date for regular contributions

Source of earnings Earnings Savings Divorce Settlement Gift Property sale
 Inheritance Lottery winnings Other (Please specify)

Member Signature

Date
[dd/mm/yy]

3. Employer Contributions

This section should be completed by your employer if they will be making pension contributions into your SIPP.
 If the member has benefits which are subject to Enhanced Protection or Fixed Protection it will be lost if a further contribution is made.
 You can only claim tax relief on contributions made before age 75.
 The Pensions Regulator’s code of practice requires us to report late payment of contributions. Payment should be made no later than the 19th of the month after the members pay date.

Employer contribution Regular £ Single £

Regular contribution payment frequency Monthly Quarterly Half Yearly Yearly

Start date for regular contributions

Employers Declaration

To be signed by an authorised signatory of the employer

Signed

Date
[dd/mm/yy]

Position in Company

Print Name

When complete

email or post this form:

ivcm@heritagepensions.co.uk

Heritage Pensions Limited

6 Doolittle Mill, Froghall Road,
Ampthill, Bedfordshire,
MK45 2ND

Tel.: +44 (0) 1525 408120

Fax: +44 (0) 1525 403189

Important Notes

Please read these notes carefully. It is really important that you understand whether or not you have 'flexi accessed' your pension, as doing so limits the contributions you can make to £ 4,000 per tax year (Referred to by HMRC as the 'money purchase annual allowance rules' (MPAA)).

If you are still unsure after reading these notes please refer to your Financial Adviser.

The money purchase annual allowance rules (MPAA) will apply if one of the following occurs in a tax year, on or after 06/04/2015.

- You have drawdown funds from a 'flexi access' drawdown fund.
- You have received an 'uncrystallised funds pension lump sum'.
- You notified your scheme administrator that you wished to convert your pre 06/04/2015 'capped drawdown pension' fund to a 'flexi access' drawdown fund and you subsequently drawdown from that fund.
- You have taken more than the permitted maximum for the 'capped drawdown' from a pre 06/04/2015 drawdown pension fund.
- You have received a stand-alone lump sum and you are entitled to primary protection with a greater than £375,000 protected tax free lump sum.
- You have received a payment from a lifetime annuity where the annual rate of payment can be decreased other than in permitted circumstances.
- You have received a payment of a scheme pension from a money purchase agreement, where the arrangement is providing scheme pensions to less than 12 members, including dependants, at the time the first payment is made to you.

The money purchase annual allowance rules will not apply if one of the following occurs.

- You have received a pension commencement lump sum (tax free cash).
- You have received a trivial commutation lump sum.
- You have received a small pots lump sum.
- You are in receipt of a scheme pension from a defined benefits arrangement, or from a money purchase arrangement where at least 12 people are receiving a scheme pension.
- You are in receipt of a lifetime annuity that can't go down except in prescribed circumstances.
- After 06/04/2015, you take no more than the permitted maximum capped drawdown from a pre- 6 April 2015 drawdown pension fund.

The International Expat SIPP is operated and administered by Heritage Pensions Limited who are authorised and regulated by the Financial Conduct Authority. The asset trustees for the International Expat SIPP is International SIPP Trustees Limited. An agreement is in place between Heritage Pensions Limited and IVCM whereby certain administrative functions in respect of the International Expat SIPP are outsourced to and undertaken by IVCM.