

IVCM Heritage SIPP

Contributions Form

The IVCM Heritage SIPP is operated and administered by PSG SIPP Limited.

The asset trustee for the IVCM Heritage SIPP is Heritage Trustees Limited.

An agreement is in place between PSG SIPP Limited and IVCM whereby certain administrative functions in respect of the IVCM Heritage SIPP are outsourced to and undertaken by IVCM.

PSG SIPP Limited

6 Doolittle Mill
Froghall Road
Ampthill, Bedfordshire
MK45 2ND

PSG SIPP Limited is authorised and regulated by the Financial Conduct Authority with registration number 514654.

PSG SIPP Limited is a wholly owned subsidiary of Basi and Basi Financial Planning Limited.

1 Member

| | | |
|-------------------------------|---------------------------|-------------------------------|
| SIPP reference number | <input type="text"/> | |
| Name | <input type="text"/> | |
| Date of birth | <input type="text"/> | |
| Permanent residential address | <input type="text"/> | |
| | <input type="text"/> | |
| | <input type="text"/> | |
| Country | <input type="text"/> | Postcode <input type="text"/> |
| Telephone numbers | Home <input type="text"/> | Mobile <input type="text"/> |
| Email address | <input type="text"/> | |
| National insurance number | <input type="text"/> | |

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 advice from a suitably qualified professional before making contributions into your SIPP.

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

| | | | | |
|--|------------------------|--------------------------|---------------|--------------------------|
| Personal contribution | Regular £ | <input type="text"/> | Single £ | <input type="text"/> |
| Regular contribution payment frequency | Monthly | <input type="checkbox"/> | Quarterly | <input type="checkbox"/> |
| | Half yearly | <input type="checkbox"/> | Annually | <input type="checkbox"/> |
| Start date for regular contributions | <input type="text"/> | | | |
| Source of earnings | Earnings | <input type="checkbox"/> | Savings | <input type="checkbox"/> |
| | Divorce settlement | <input type="checkbox"/> | Gift | <input type="checkbox"/> |
| | Lottery winnings | <input type="checkbox"/> | Property Sale | <input type="checkbox"/> |
| | Inheritance | <input type="checkbox"/> | | |
| | Other (please specify) | <input type="text"/> | | |
| Signature | <input type="text"/> | | Name | <input type="text"/> |
| | | | Dated | <input type="text"/> |

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 paid. 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 Member’s pay date.

| | | | | |
|--|----------------------|--------------------------|-----------|--------------------------|
| Employer contribution | Regular £ | <input type="text"/> | Single £ | <input type="text"/> |
| Regular contribution payment frequency | Monthly | <input type="checkbox"/> | Quarterly | <input type="checkbox"/> |
| | Half yearly | <input type="checkbox"/> | Yearly | <input type="checkbox"/> |
| Start date for regular contributions | <input type="text"/> | | | |

Employer declaration

To be signed by an authorised signatory of the employer

Signature

Name

Dated

Position
in company

IMPORTANT NOTES

Please read these notes carefully. It is really important that you understand whether or not you have 'flexi-accessed' your pension rights, 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').

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

The money purchase annual allowance rules will apply if one of the following occurs in a tax year, on or after 6 April 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 6 April 2015 '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 'capped drawdown' from a pre 6 April 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 life time 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 arrangement where the arrangement is providing scheme pensions to less than 12 Members, including dependant's, 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 6 April 2015, you take no more than the permitted maximum capped drawdown from a pre-6 April 2015 drawdown pension fund.