

Contribution details

This form must be completed when making a one off single contribution, starting a regular contribution or amending an already active regular contribution.

Please complete the relevant box(es). The additional forms referred to below are available either on our website, or on request.

Personal net contributions

Personal contributions that are within 100% of relevant UK taxable earnings receive tax relief at the basic rate of 20% and count towards the annual allowance for the tax year in question. For further information see notes overleaf.

Name of individual making contribution

Net single contribution

£

Net regular contribution

£

Frequency

Monthly/Quarterly/Annually

Please complete a Direct Debit instruction in respect of the regular contributions detailed above.

Preferred payment date

1st of month 15th of month

Employer contributions

There is no limit on how much an employer can contribute to an investor's SIPP. However employer contributions count towards the annual allowance for the tax year in question. Please see overleaf for further information.

Name of employer making contribution(s)

Gross single contribution

£

Gross regular contribution

£

Frequency

Monthly/Quarterly/Annually

The employer must complete a Direct Debit instruction and record of payments due in respect of the regular contributions detailed above.

Preferred payment date

1st of month 15th of month

Where the employer is paying both the personal and the employer contributions, this preferred payment date will be applied to both contributions

Personal gross contributions

Personal contributions that are in excess of 100% of relevant UK taxable earnings do not receive tax relief and do not count towards the annual allowance for the tax year in question. For further information see notes overleaf.

Gross single contribution

£

Gross regular contribution

£

Frequency

Monthly/Quarterly/Annually

Please complete a direct debit instruction in respect of the regular contributions detailed above.

Preferred payment date

1st of month 15th of month

Pension input period

The pension input period is the period in which contributions made to all schemes are tested against the annual allowance. For further information see notes overleaf.

Dates of pension input period from to

Signature

Personal contributions that are in excess of 100% of relevant UK taxable earnings do not receive tax relief and do not count towards the annual allowance for the tax year in question. For further information see notes overleaf.

Plan no.

Investor's name

By signing below I confirm I have completed and accept the declaration overleaf

Investor's signature

Date

Declaration:

Please indicate below which of the following apply to you:

1 *I am a UK relevant individual*

A UK relevant individual is one who:

- has relevant UK earnings chargeable to income tax for that year;
- is resident in the UK at some time during that tax year;
- has general earnings for that tax year from overseas Crown employment subject to UK tax (as defined by Section 28 of the Income Tax (Earnings and Pensions) Act 2003); or
- is the spouse of an individual who has general earnings for that tax year from overseas Crown employment subject to UK tax (as defined by Section 28 of the Income Tax (Earnings and Pensions) Act 2003).

2 *I am a non relevant individual who was UK resident or had earnings chargeable to UK tax in the last five years.*

You have been resident in the UK at some time during the five tax years immediately before the tax year in question and were also resident in the UK when you joined the pension scheme;

You are entitled to receive tax relief on contributions up to £3,600 gross.

3 *I am a non UK relevant individual.*

You are entitled to contribute any amount, but you will not be entitled to receive any tax relief on your contributions.

I undertake to inform the scheme administrator in writing (within 30 days) if:

- a) I cease to be UK resident or change my country of residency;
- b) I contribute on aggregate more than 100% of my earnings to this and any other pension scheme in any tax year;
- c) I cease to have UK relevant earnings;
- d) I begin to have UK relevant earnings again;
- e) there is a change in my employment status;
- f) there is a change in my permanent residential address.

• **Contributions:**

There is a £25 contribution fee for all additional single, setting up a regular and change to regular contributions, as detailed on our schedule of fees.

If you wish to make a contribution in a foreign currency, you will need to contact Suffolk Life before proceeding further, as the process is different to making sterling contributions with a different fee structure.

Before personal contributions can be accepted, we require evidence of identity and address from whom the contribution is being paid. We do not require this for subsequent contributions from the same source.

Before a corporate entity makes a contribution, we require verification of that entity. Please see our website, contact us on 0870 414 7000 or discuss with your adviser for further details. We do not require this for subsequent contributions from the same source.

Contributions cannot be refunded without being classed as an unauthorised payment unless the contribution was made in error and falls within HM Revenue & Customs "genuine errors" guidelines or they are in excess of the investor's relevant UK taxable earnings. For further information see the online RPSM12101000 section of the Registered Pension Scheme Manual.

Unlimited contributions can be made to your SIPP. However, only the amount of your total contributions to all pensions up to the higher of £3,600 gross or 100% of your UK taxable earnings will receive tax relief. Where the total contributions paid to all pensions (by you and/or your employer) exceed the annual allowance or special annual allowance (this may be applicable where in the current or previous tax years your total income exceeds £130,000 - you should consult your adviser to see if this is applicable) the relevant tax charges will apply.

Investors who are non-resident but have been resident or had earnings chargeable to UK income tax in the last five years - entitled to contribute but will only receive tax relief on contributions up to £3,600 gross (£2,880 net).

Investors who are Non-UK resident individuals are entitled to contribute but will not be entitled to any tax relief on contributions. Additional tax relief may be reclaimed via self assessment. Please seek independent financial advice.

For employer contributions to receive tax relief, they must be 'wholly and exclusively for the purposes of trade' as defined by ICTA 1988. HMRC have issued guidance for employers to help define this, including pages on the online RPSM.

For further information on tax charges please see tax charges section of our website www.suffolklife.co.uk

• **Tax relief on Personal Net contributions:**

If a contribution is received before the 6th of a particular month, then the tax reclaim will be received on or around the 21st of the following month.

If a contribution is received after the 6th of a particular month, then the tax reclaim will be received on or around the 21st of the month after that.

Please note that you are required to inform us in writing if you contribute in aggregate more than 100% of your earnings to this and any other pension scheme in a single tax year.

• **Pension Input Periods:**

We suggest that you discuss nomination of pension input periods with your adviser or accountant. If you do not specify otherwise, the default period runs with the tax year.

• **Method of Payment:**

Cheque made payable to:

- 'Suffolk Life Trustees Limited re [your plan number]' if you have a Suffolk Life MasterSIPP (taken out on or after 17 October 2007) or
- 'Suffolk Life Annuities Limited re [your plan number]' if you have a Suffolk Life SIPP;

If you are unsure about the payee please contact your adviser or us.

Direct Debit:

- Please complete a Direct Debit instruction

Electronic transfers:

Please be aware of the clearance times for the various forms of electronic fund transfer:

CHAPS - Immediate

BACS - 3 to 4 working days from time of sending

You should contact us before making any transfers directly into a plan to ensure the monies are dealt with correctly.

www.suffolklife.co.uk

Suffolk Life is the trading name of Suffolk Life Pensions Limited (registered in England and Wales number 1180742) and Suffolk Life Annuities Limited (registered in England and Wales number 1011674). Both companies are authorised and regulated by the Financial Services Authority.

Suffolk Life Annuities Limited, an authorised insurance company, is the provider of the Suffolk Life Self-Invested Personal Pension and other insured pension products. Suffolk Life Pensions Limited is the provider of the Suffolk Life MasterSIPP and scheme administrator of all Suffolk Life's SIPP's.

The registered address of both companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ, United Kingdom.
Tel: 0870 414 7000 Fax: 0870 414 8000

Telephone calls to Suffolk Life are recorded for training, monitoring and fact verification purposes.