

Personal 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. For employer contributions please arrange for a record of payments due form to be completed.

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	<input type="text"/>		
Net single contribution	£	<input type="text"/>	
Net regular contribution	£	<input type="text"/>	Frequency <input type="text"/> Monthly/Quarterly/Annually
Please complete a Direct Debit instruction in respect of the regular contributions detailed above.			
Preferred payment date	1st of month <input type="checkbox"/>	15th of month <input type="checkbox"/>	
	start month <input type="text"/>	start year <input type="text"/>	
	end month <input type="text"/>	end year <input type="text"/>	

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	£	<input type="text"/>	
Gross regular contribution	£	<input type="text"/>	Frequency <input type="text"/> Monthly/Quarterly/Annually
Please complete a direct debit instruction in respect of the regular contributions detailed above.			
Preferred payment date	1st of month <input type="checkbox"/>	15th of month <input type="checkbox"/>	
	start month <input type="text"/>	start year <input type="text"/>	
	end month <input type="text"/>	end year <input type="text"/>	

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

If my total gross contributions in the current tax year (personal and employer) exceed £50,000 I confirm that I have sufficient unused annual allowance to carry forward from the previous three tax years.

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 (Sterling) single, setting up a regular and change to regular contributions, as detailed on our schedule of fees.

Before personal contributions can be accepted, we require evidence of identity and address from whom the contribution is being paid.

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 verification 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.

- **Warning:**

Contributions into your SIPP will invalidate any enhanced protected you may have.

You must not pay contributions in the tax year you wish to enter flexible drawdown and thereafter.

Your gross personal contributions in a tax year must not normally be more than your annual earnings and the total contributions (i.e. personal and employer) must not normally be more than the annual allowance. If you exceed the annual allowance, you may be able to carry forward any unused annual allowance from up to three previous tax years. You should therefore speak to your adviser about the level of contributions you make, the tax year they apply to and the tax relief available. Contributions can continue past your 75th birthday but will not attract tax relief.

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.

- **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.

- **Annual Allowance:**

The annual allowance for 2011/12 is £50,000.

- **Method of Payment:**

- **Cheque made payable to:**

- 'Suffolk Life re [your plan number]'.

- **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 SIPPs.

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.