

# OPTION SIPP AND FULL SIPP CONTRIBUTION CAPTURE FORM

Please complete this form in BLOCK CAPITALS and black ink and return it to: Embark Pensions, Dunscar House, Deakins Business Park, Egerton, Bolton BL7 9RP. If you need assistance in completing this form, please call our Customer Services team on 01204 803500.

Please complete this form if you wish to start making contributions to your SIPP or if you want to amend your current regular contributions. If you make a payment into your SIPP and this form is not completed this may result in investment delays or funds being returned to the source of the contribution.

## 1 MEMBER DETAILS

SIPP Ref:

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Forename(s):

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Surname:

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National Insurance Number:

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## 2 MEMBER CONTRIBUTION DETAILS

Employment status (Please select one option below):

Employed
  Self-Employed
  Pensioner
  Unemployed

Other
  Please specify:

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If this information is not completed it will result in a delay in reclaiming any tax relief.

Member's Net Contribution: £

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Employer's Gross Contribution: £

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Other's Net Contribution: £

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Please specify 'Other' (i.e. Mother):

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Do you require Embark Pensions to reclaim tax relief on your member contribution?  Yes  No

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**Please note:** if you only want to reclaim partial tax relief you will have to complete two separate contribution forms. One for the element that requires tax relief and another for the element where no tax relief will be reclaimed, two separate payments will need to be made. Self employed contributions will be treated as employer.

Frequency:  Single  Annually  Quarterly  Monthly

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Start date for regular contributions:

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If you wish for these funds to be invested on receipt please confirm the following:

Investment Strategy:

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Investment Fund/Portfolio (if applicable):

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**3 ENTITLEMENT TO TAX RELIEF**

Please tick one box only.

- 1. I have relevant UK earnings chargeable to UK income tax, and I have been resident in the UK some time during the current tax year.

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- 2. I have general earnings from overseas Crown employment subject to UK tax in the current tax year.

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- 3. My spouse/civil partner has general earnings from overseas Crown employment subject to UK tax in the current tax year.

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- 4. I am not resident in the UK in the current tax year, but
  - I was resident in the UK at some time during the five tax years immediately before the tax year in question, and
  - I was resident in the UK when I joined the pension scheme, and
  - I have relevant UK earnings chargeable to UK income tax.

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- 5. I have no relevant UK earnings chargeable to income tax, but I have been resident in the UK some time during the current tax year.

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- 6. I or my spouse/civil partner are in overseas Crown employment but do not have general earnings subject to UK tax in the current tax year.

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- 7. I can't tick any of the above, but
  - I was resident in the UK, or had earnings chargeable to UK income tax, at some time during the five tax years immediately before the tax year in question, and
  - I was resident in the UK when I joined the pension scheme.

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- 8. I can't tick any of the above.

If you have ticked 1, 2, 3 or 4 we will claim basic rate tax on your personal contributions.

If you have ticked 5, 6 or 7 we will reclaim basic rate tax on your personal contributions up to £3600 gross.

If you have ticked box 8 you can contribute to the pension scheme but we cannot claim basic rate tax on your contributions. Your entitlement to tax relief should be discussed with your tax inspector.

Tax relief can only be claimed on contributions made before age 75.

**4 EMPLOYER CONTRIBUTION DETAILS**

Please complete this section if you are making contributions or if they are being made on your behalf by someone other than your employer.

You do not need to complete this section if you are self-employed

Name of Employer:

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Employer Address:

Postcode:

Employer Email Address:

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Company Number:

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Name of the individual completing this form:

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Adviser Name (if applicable):

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Adviser Company (if applicable):

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Do you wish for your adviser to be paid a fee from this transaction?  Yes  No

If yes, fee amount: £  OR  %

## 5 DECLARATION

On eligible personal contributions, Embark Pensions will reclaim 20% tax from Her Majesty's Revenue & Customs ("HMRC"). HMRC will deposit tax relief in a non-interest bearing account set up by Embark Pensions Trustees Limited and my entitlement will be disbursed from this account to my account within 3 working days of receipt from HMRC.

I understand that the 'total' contributions to any registered pension scheme in respect of which I am entitled to receive tax relief, cannot exceed the higher of the basic amount of £3,600 or my relevant UK earnings.

I understand that where the total contributions made by me and my employer to this scheme and other registered pension schemes exceed the annual allowance, HMRC will levy a tax charge on the excess.

I understand that my Pension Input Period will run from the 6th April to the following 5th April and cannot be changed.

If contributions are paid to my SIPP on which tax relief is sought, I declare that:

- (a) I am under age 75 and am a relevant UK individual under Section 189 of Finance Act 2004.
- (b) The total of the contributions paid to this Scheme and to other registered pension schemes, in respect of which I am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year:
  - The higher of the basic amount; or
  - My relevant UK earnings in that tax year.
- (c) The declaration in (b) is correct to the best of my knowledge and belief.

(d) I will give notice to Embark Pensions if I cease to have any relevant UK earnings. As a result of which I will no longer be entitled to relief on contributions, under section 188 of Finance Act 2004. I will give notice by the later of:

- 5th April in the year of assessment in which the event occurs;
- and
- The date which is 30 days after the occurrence of that event.

I understand that my total gross contributions to any registered pension scheme to which I am entitled to receive tax relief will be limited to the higher of the basic amount (currently £3600) or my relevant UK earnings within the meaning of Section 189 of the Finance Act 2004 in that tax year.

I understand that no tax relief can be claimed by Embark Pensions unless I have provided complete information within this declaration.


I understand that once a tax relievable contribution has been made to my SIPP, it cannot be returned.

I understand that I could lose my enhanced and fixed protection if:

- A relievable pension contribution is paid into my arrangement by me or on my behalf; or
- A contribution is paid by my employer into my arrangement.

If an employer is paying contributions to my SIPP I give Embark Pensions authority to correspond directly with them.


**Please note:** the member is required to sign this form if a) they do not have an adviser (are a direct client), or b) they have an adviser to whom they are paying a fee on this transaction.


Member's  
Signature: 

Date:


| D | D | M | M | Y | Y |



 01204 803500

 Dunscar House, Deakins Business Park,  
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