

SIPP Supplementary Contributions Application Form

All sections should be completed if you'd like to make a contribution to your SIPP. You must be physically resident in the UK when you sign this form. You must not be a 'US Person', as defined in American tax legislation.

Your details

First name(s) in full	<input type="text"/>	Last name	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	National Insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Client number	<input type="text"/>		

Entitlement to tax relief

If the following information isn't provided with the contribution payment, we're unable to claim any applicable UK basic rate income tax relief.

Please indicate the most relevant to you:

- | | | | |
|--|--------------------------|--|--------------------------|
| 1. I have relevant UK earnings chargeable to income tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year. | <input type="checkbox"/> | 4. I am, or my spouse is, in overseas Crown employment but for this tax year don't have general earnings from overseas Crown employment subject to UK tax. | <input type="checkbox"/> |
| 2. I have, or will have, been resident in the UK at some time during this tax year. | <input type="checkbox"/> | 5. As at the date of this application I have been resident in the UK at some point during the five tax years immediately before this tax year. | <input type="checkbox"/> |
| 3. My spouse has, for this tax year, general earnings from overseas Crown employment subject to UK tax. | <input type="checkbox"/> | | |

If you ticked option one, we'll reclaim UK basic rate income tax relief on any personal or third party contributions. If you ticked any of the other options, we'll reclaim UK basic rate income tax on your personal contributions up to £3,600 gross. If you're unable to tick any of these boxes, we won't reclaim any UK basic rate income tax relief on any personal or third party contributions.

Personal contributions

Single contribution (£) (gross)* <input style="width: 150px;" type="text"/>	Regular contribution (£) (gross)* <input style="width: 150px;" type="text"/>										
Please indicate as appropriate.											
I wish to pay for my contribution:	Frequency of regular contributions										
From my Wealthtime Classic General Investment Account cash balance. <input type="checkbox"/>	Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/>										
From my Wealthtime Classic ISA account cash balance. <input type="checkbox"/>	Half-yearly <input type="checkbox"/> Yearly <input type="checkbox"/>										
By bank transfer to Wealthtime Classic. <input type="checkbox"/>	Start date for regular contribution payments: (dd/mm/yyyy)										
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*You only need to pay the net (of basic rate tax) amount.

If you want to make regular contribution payments to your SIPP, please forward a completed Direct Debit mandate to us – a copy is available in the literature library at wealthtime.com. Please allow **15 working days** for us to set this up.

If personal contributions are paid net of UK basic rate income tax, Wealthtime Classic will reclaim the associated income tax relief. It may take up to a month to apply any tax relief into your SIPP. Please note that the tax relief can only be invested once it's been paid into your SIPP bank account and has cleared.

Third-party contributions

A third party may make a contribution on your behalf to your SIPP. If a third party (other than your employer) is to make contributions to your SIPP, please provide their details below. We will need to carry out anti-money laundering identification checks on the third party before we can accept their contributions.

Third-party details

Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>	If 'other', please state	<input style="width: 150px;" type="text"/>
First name(s)	Address	<input style="width: 150px;" type="text"/>
Last name		<input style="width: 150px;" type="text"/>
Date of birth (dd/mm/yyyy)		<input style="width: 150px;" type="text"/>
		<input style="width: 150px;" type="text"/>
	Postcode	<input style="width: 50px;" type="text"/>

Employer contributions

By providing your employer details below you are authorising Wealthtime Classic to correspond directly with your employer.

Employer name	<input type="text"/>	Employer contact name	<input type="text"/>
	<input type="text"/>	Employer address	<input type="text"/>
Country of incorporation/ establishment	<input type="text"/>		<input type="text"/>
Phone number	<input type="text"/>		<input type="text"/>
Employer/company registered number	<input type="text"/>		<input type="text"/>
Nature of business	<input type="text"/>	Postcode	<input type="text"/>

Is your employer contribution from an unincorporated business? Yes No

If 'yes', you'll need to supply evidence of its identity.

Acceptable evidence

A photocopy of their latest annual report and accounts, plus an HM Revenue & Customs tax return or invoice.

Single contribution

Employer (£) (gross)	<input type="text"/>	Employee (£) (net) (relief at source)	<input type="text"/>
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Record of payments due for regular employer contributions

Employer (£) (gross)	<input type="text"/>	Employee (£) (net) (relief at source)	<input type="text"/>
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If your employer wishes to regularly contribute to your SIPP, please have them complete the record of payments due section below and provide a completed Direct Debit mandate. Please allow **15 working days** for us to set up any Direct Debit instruction.

Frequency of contributions

Monthly Quarterly Half-yearly Yearly

Start date for regular contribution payments: (dd/mm/yyyy) or

We will use this start date as the ongoing collection date for regular contributions. The due date for The Pensions Regulator purposes, in relation to these regular payments, will always be the 19th day of the following month.

To be signed on behalf of the employer

I confirm that the person signing the Direct Debit mandate (DDM) is an authorised signatory on the bank account from which the payments will be deducted, and is authorised by the company/organisation named as the account holder to set up Direct Debits on this account for the benefit of the employee named in this form.

Name of person signing DDM

Position of person signing DDM

Employer's authorised signature

Name of employer's authorised signatory

Position of employer's authorised signatory

Date (dd/mm/yyyy)

I acknowledge that Wealthtime Classic reserves the right to request proof that the above-named person is an authorised signatory of the company/organisation before the DDM can be set up. I also agree to provide such proof when requested e.g. a certified, authorised signatory list or a letter on company letterhead, signed by a senior director confirming the signatory's authority. I confirm the information provided here is accurate and any changes will be notified in writing.

Declaration

I confirm that to the best of my knowledge, the information given in this application form is true and complete.

I will tell Wealthtime Classic in writing within 30 days if:

- There's any change in my residency status.
- There's any change in my name or permanent residential address.

I understand this application determines whether I'm entitled to UK basic rate income tax relief at source on my contributions.

I understand that the maximum total gross contribution to all registered pension schemes, where I am entitled to tax relief, will not be the higher of:

- £3,600, or
- My relevant UK earnings for the tax year.

I also understand that:

- a) an annual allowance charge will apply in a tax year if the total gross contribution from all sources exceeds my annual allowance for that tax year, plus any unused annual allowance from one or more of the three previous tax years; and

- b) a Money Purchase Annual Allowance (MPAA) charge may also apply if I flexibly access income in certain circumstances.

If I'm no longer entitled to tax relief on any personal or third party contributions, I will let Wealthtime Classic know in writing:

- Before 5 April in the tax year in which this occurs, or
- Within 30 days of this change.

I will let Wealthtime Classic know if I have taken or will take flexi-access drawdown benefits.

I understand it's a serious offence to make false statements and that the penalties are severe and could lead to prosecution.

Please note: if this application is also to be used as an application for tax relief at source, it's a serious offence to make false statements. The penalties are severe and could lead to prosecution.

Your signature

Date (dd/mm/yyyy)

Notes

Contributions

- If the gross total contribution from all sources into the Wealthtime SIPP exceeds the annual allowance (or MPAA if applicable) in a tax year, we'll let you know by issuing a pension statement to you. If you incur an annual allowance charge, the excess you've contributed will be added to your other income and income tax will be charged at your marginal income tax rate(s). A tapered annual allowance may apply if your 'threshold income' exceeds £200,000 and your 'adjusted income' exceeds £260,000 in a tax year. Please ask your Adviser for the definition of 'threshold income' and 'adjusted income'.
- Carry-forward provisions are complex and you should ask your Adviser about them. Where applicable, it means you can carry forward any unused allowance from each of the previous three years (less any contributions you made during those years, starting with the earliest year), provided you've been a member of a pension scheme during the relevant year(s).
- The ability to make contributions is also reduced if you've taken any income under the flexi-access drawdown rules (savings to a defined benefit pension scheme are also taken into account). This money purchase annual allowance is currently £4,000 per annum.
- All personal contributions are payable net of basic rate tax (20% for the current tax year). We will reclaim basic rate tax from HM Revenue & Customs and credit it to your SIPP product account. If you're a higher rate taxpayer, the difference between higher rate and basic rate tax can be reclaimed via self-assessment.
- All employer contributions are payable gross.

If you require this document in an alternative format please contact us.

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: 1 London Road Office Park, London Road, Salisbury SP1 3HP. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.