

# The IPM Personal Pension Scheme

## Additional Contribution Form



### 1. MEMBER'S PERSONAL DETAILS

Title		Surname		
Forenames in full				
Address			Postcode	
Membership No.		Telephone No.		
Email				

### 2. STATUS

(a)

Are you:

<input type="checkbox"/> Employed (please go to 'b')	<input type="checkbox"/> Pensioner currently receiving a pension subject to tax	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Child under 16 years of age	<input type="checkbox"/> A child under age 16	<input type="checkbox"/> Caring for a person over 16
<input type="checkbox"/> In full time education	<input type="checkbox"/> Unemployed	
<input type="checkbox"/> Other (please specify)		

Please see notes (1)

(b)

Employer's name				
Employer's address			Postcode	
Company Registration No.				

(c)

What is your occupation				
Nature of business				
Gross annual income (including salary, pension, investment income)	£			
Source of wealth	<input type="checkbox"/> Income	<input type="checkbox"/> Savings	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Sale of property
<input type="checkbox"/> Other (please specify)				

### 3. CONTRIBUTIONS

If your personal contribution into the IPM Personal Pension Scheme is above the basic amount (£3,600 for tax year 2006/7) you need to ensure that it does not exceed the lesser of 100% of your relevant UK earnings or the annual allowance. Any greater personal amounts will not attract income tax relief. Please indicate below the contribution from you and / or your employer.

<b>Personal contributions:</b>	
(All personal contributions are paid net of basic rate tax and the tax is reclaimed by the administrators from the HMRC on your behalf)	
■ Amount of net single contribution	£
■ Amount of net regular monthly contribution	£
■ Date of start of monthly contributions	
<b>Employer contributions:</b> (All employer contributions are paid gross)	
■ Amount of gross single contribution	£
■ Amount of gross regular monthly contribution	£
■ Date of start of monthly contributions	

**N.B.** If you have registered for Enhanced Protection the payment of a contribution means that this protection will be lost - Please refer to your Independent Financial Adviser.

## 4. INDEPENDENT FINANCIAL ADVISER

■ Name of firm

■ If any fees/commissions are to be paid from the pension fund, how will the amount be calculated?

By fixed monetary amount: Initial payment £ Annual payment £

By percentage of the fund value: Initial payment % Annual payment %

(Please note, a commission request / fee invoice will be required from the IFA in respect of each payment due from the trustee).

## 5. MEMBERS DECLARATION

The applicant (or Legal Guardian, where the applicant is under the age of 18) must read and sign this declaration.

I hereby wish to contribute to my membership of the IPM Personal Pension Scheme (the Scheme) and agree to be bound by the scheme rules that may be amended from time to time.

I hereby declare that I will not attempt to draw any benefit from the scheme except in accordance with the rules of the scheme

As I am making contributions to the scheme I declare:

- I am under 75 years of age and a Relevant UK Individual (having the meaning given by Section 189 Finance Act 2004)
- The total contributions I am paying to all registered pension schemes (having the meaning given by Section 150 Finance Act 2004) in respect of which I am entitled to tax relief (having the meaning given by Section 188 Finance Act 2004) will not exceed the higher of:
  - (a) the basic amount (£3,600 for the tax year 2006/7)
  - or
  - (b) 100% of my relevant UK earnings (having the meaning given by Section 189 Finance Act 2004) for that tax year
- I will, within 30 days or by 5th April in the relevant year of assessment (whichever is the later), inform the scheme administrator in writing if any of the following events occur:
  - I cease to be a UK resident
  - I cease to be a Relevant UK Individual
  - I cease to have relevant UK earnings
  - I cease to be eligible for relief on member contributions under Section 188 Finance Act 2004
- I hereby declare that to the best of my knowledge and belief the details given in relation to the payment of contributions is correct and complete.

I agree to the scheme administrator deducting any amount from the fund held for my benefit in order to pay any charge, including any scheme sanction charge, levied by HM Revenue and Customs. In the event that there are insufficient funds held for my benefit I agree to personally pay to the scheme administrator any amount required to pay for such charges.

To the best of my knowledge and belief the details given on this application are correct and complete.

Where this application is being made on behalf of an applicant who is under the age of 18, the Legal Guardian signing the application also declares that:

- I am making this application on behalf of the applicant detailed in section 1 of this application form
- I understand that I am responsible for the SIPP as if I were the member and will continue to be so until the applicants 18th birthday
- I understand that contributions paid to the scheme may only be returned to the applicant in the form of benefits payable under the rules of the scheme (i.e. after the applicant attains age 55 except in the case of earlier ill health).

Signature

Date

**Please note that it is a serious offence to make false statements, the penalties for which can be severe and may lead to prosecution.**

Please return the completed form to: **I.P.M. SIPP Administration Limited, Cintel House, Watton Road, Ware, Herts SG12 0AD**

Please make any cheques payable to "I.P.M. Personal Pension Trustees Ltd. re:[your name]".

I.P.M. SIPP Administration Limited is Authorised and Regulated by the Financial Services Authority.

## NOTES:

### 1. Status

Employed

- Chargeable to tax under Chapter 2, Part 2, ITEPA 2003 for the income tax year of assessment concerned in respect of employment income as defined in the act.

Pensioner

- Chargeable to tax under Part 9, ITEPA 2003 for the income tax year of assessment concerned in respect of a pension.

Self-employed

- Chargeable to tax under Chapter 2, Part 2, Income Tax

(Trading and other Income) Act 2005 for the income tax year of assessment concerned in respect of annual profits or gains arising or accruing from any trade, professional or vocation carried on by the individual.