



## **REDSWAN SIPP**

## **Contribution Form**

## All applicants need to complete

<b>Your full name &amp; title</b>		<b>Existing Redswan SIPP Ref (if app)</b>	
<b>Are you chargeable to UK tax?</b>	Y / N	<b>Are you a UK resident this tax year?</b>	Y / N
<b>If no, please specify</b>		<b>NI Number</b>	
<b>Employment status</b>	Employed / pensioner / self-employed / child under the age of 16 Other: carer / unemployed / in full-time education / other _____ (delete as appropriate)		

## Only for applicants under age 18 (details of legal guardian)

<b>Full name &amp; address</b>	Full name:  Address:
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### IMPORTANT WARNINGS

- **If you have fixed or enhanced protection with HMRC, the payment of any additional contribution will cause this to be lost**
- **If an employer or 3<sup>rd</sup> party is paying contributions on your behalf, we will need to verify their identity. Please call to check the Money Laundering requirements so that your application is not delayed**
- **There are limits on the amount that may be contributed to UK pension schemes that qualify for tax relief. Please see the Redswan SIPP's Key Features and Introductory Guide. If total contributions exceed your Annual Allowance, you may be liable for an Annual Allowance charge**
- **Pension tax relief is further restricted for high earning individuals – those with an Adjusted Income of £150,000+, together with a Threshold Income of £110,000+. If you think this will apply to you, please contact us / speak to your adviser before making a contribution**

**'Adjusted Income'** - ALL taxable income (not just that from employment) PLUS any employer pension contributions MINUS any taxed lump sum death benefits received; and,

**'Threshold Income'** - ALL taxable income (not just that from employment) LESS gross member pension contributions paid PLUS any employment income given up through a salary sacrifice agreement post 8/7/15 LESS any taxed lump sum death benefits received

<b>Is this a personal contribution?</b>  <b>OR</b>  <b>Is this an employer / 3<sup>rd</sup> party contribution</b>	Y / N You must be able to provide evidence of this, eg a cheque / bank statement in your name  Employer / 3 <sup>rd</sup> party (delete as appropriate) We will have to verify the identity of the above and the source of the funds, eg a cheque / bank statement in their name	
<b>Employer's / 3<sup>rd</sup> party's full name</b>		
<b>Employer's / 3<sup>rd</sup> party's address</b>		
<b>Your estimated total taxable earnings in the current tax year</b>	£ Please see the important warnings on the previous page about tax relief if you are a high earner	
<b>Contributions</b> (Personal contributions to be entered net of basic rate tax, currently 20%. Employer contributions to be entered gross)		
	<u>Personal</u>	<u>Employer / 3<sup>rd</sup> party</u>
<b>Single contribution</b>	£	£
<b>Regular contributions</b>	£ Frequency (eg monthly): Starting on:	£ Frequency (eg monthly): Starting on:
<b>If total contributions exceed the Annual Allowance, are you using carry forward?</b>	Y / N	
<b>Have you triggered the Money Purchase Annual Allowance?</b>	Y / N	

Only relevant UK earnings in the tax year you are making the contribution can be used to reclaim basic rate tax relief. If you are eligible, we will reclaim basic rate tax on your personal contribution from HMRC, which can take up to 11 weeks. You are responsible for claiming any higher rate relief as part of your self-assessment tax return.

OPENING CHEQUE PAYMENTS SHOULD BE MADE PAYABLE TO

**"BATH BUILDING SOCIETY RE [YOUR NAME]  
REDSWAN SIPP"**

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### Source of Funds – this is a requirement of Money Laundering legislation

	Your contribution(s)	From a 3 <sup>rd</sup> party
From earnings		
Savings		
Inherited		
Winnings		
Capital gain		
Gift		
Other (please specify)		

### Financial adviser remuneration (leave blank if none)

If your appointed financial adviser is to receive remuneration from this contribution, please authorise this below. If you have not yet appointed an adviser, please use our separate form.

<b>Adviser's fee</b>	£ _____ or _____ % of this gross / net* contribution (* please specify)
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## Declarations

- i. I declare that I
- am under age 75 and that, for the purposes of tax relief, a Relevant UK Individual (see Key Features and Introductory Guide)
  - will notify you if the total of my contributions to the Redswan SIPP and any other Registered Pension Scheme exceed the higher of £3,600 or 100% of my Relevant UK Earnings for that tax year

**(If you are in any doubt about the level of contribution permitted please contact your financial adviser / accountant)**

- ii. I will inform the Administrator in writing by the end of the tax year (5 April) or within 30 days (whichever is later) if there is a change in:
- my residency status
  - other personal information, such as a change of name or permanent residential address

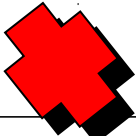
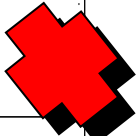
# REDSWAN SIPP



- status affecting qualification for tax relief

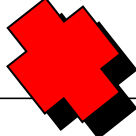
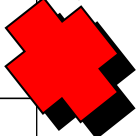
**I have read and understood all the declarations above**

**I understand that this application determines whether I am entitled to tax relief on any contributions I may make to the Redswan SIPP and as such it is an offence to make false statements, the penalties are severe and could lead to prosecution.**

<b>Member's signature (for legal guardians, sign box below instead)</b>		
<b>Name (IN CAPS)</b>		
<b>Date</b>		

## **Additional declaration** (only for legal guardians of members under age 18)

I understand that the contributions paid to the Redswan SIPP may only be returned to the member in the form of benefits payable under its rules

<b>Legal Guardian's signature</b>		
<b>Name (IN CAPS)</b>		
<b>Date</b>		

**PLEASE RETURN THE COMPLETED FORM TO REDSWAN PENSIONS**