



# **EMPLOYER SPONSORED MEMBER DIRECTED PENSION SCHEMES**

**(Small Self-Administered Schemes or 'SSAS')**

## **Contribution Form**

## All applicants need to complete

<b>Your full name &amp; title</b>		<b>Name of your SSAS</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)		

### 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. 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**

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<b>Who is making this contribution?</b>	<p><b>Tick one box ONLY</b></p> <p><input type="checkbox"/> You, i.e it is a personal contribution</p> <p><b>You must be able to provide evidence of this, eg a cheque / bank statement in your name</b></p> <p><input type="checkbox"/> Someone else</p> <p><b>NB: We will have to verify the identity of someone other than yourself and the source of the funds, eg a cheque / bank statement in their name</b></p>	
<b>If it is not a personal contribution, the nature of their relationship to you</b>	<p><b>Tick one box ONLY</b></p> <p><input type="checkbox"/> Your employer</p> <p><input type="checkbox"/> Someone else. Please specify their relationship to you below</p> <p>_____</p>	
<b>If it is not a personal contribution, the name &amp; address of the paying party</b>	<p>Name</p> <p>Address</p> <p>Postcode</p>	
<b>Your estimated total taxable earnings in the current tax year</b>	<p>£</p> <p>Please see the important warnings on the previous page about tax relief if you are a high earner</p>	
<b>Contributions</b>		
<b>(Personal contributions &amp; employer contributions to be entered gross)</b>		
	<b>Personal</b>	<b>Employer / 3<sup>rd</sup> party</b>
<b>Single contribution</b>	£	£
<b>Regular contributions</b>	<p>£</p> <p>Frequency (eg monthly):</p> <p>Starting on:</p>	<p>£</p> <p>Frequency (eg monthly):</p> <p>Starting on:</p>
<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	

Personal contributions to your SSAS are paid in gross. If you are eligible, you can obtain tax relief as part of your self-assessment tax return.

ALL OPENING CHEQUE PAYMENTS SHOULD BE MADE PAYABLE TO

**"THE TRUSTEES OF [YOUR SCHEME'S FORMAL NAME]"**

## All applicants need to complete

### 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.

Adviser's fee	£ _____ or _____% of the gross contribution
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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
- will notify you if the total of my contributions to my SSAS 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:





# REDSWAN SSAS



- my residency status
- other personal information, such as a change of name or permanent residential address
- 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 my SSAS and as such it is an offence to make false statements, the penalties are severe and could lead to prosecution.**

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

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