WHITEHALL

whitehallgroup.co.uk

SIPP Contribution Form: Personal Contributions

1. Notes

1. **This form is your confirmation when you:**

   - **Start or change regular contributions.**
   - **Make a single contribution.**

   This form supersedes all previous instructions.

2. If you have any questions about the completion of this form, please contact us at sipp@whitehallgroup.co.uk or telephone 03302 232300.

3. Before deciding to make contributions, we recommend you take financial advice from an FCA-regulated financial adviser. They will charge for their services.

4. Please return the completed form to us at our address below. Email copies are accepted.

5. There is a maximum annual amount that can be contributed to your pension arrangements (called the Annual Allowance).

6. Personal contributions attract tax relief up to your 75th birthday.

7. Tax relief on your personal contributions depends on your personal circumstances. We accept your contributions in good faith and will reclaim tax relief at the basic rate. It can take six to ten weeks for the tax reclaim to be paid into your plan.

8. Please refer to our Contribution Guidelines for full details. This is available on our website at www.whitehallgroup.co.uk or on request.

9. Contributions and tax relief received will remain in the SIPP bank account until we receive an investment instruction. Please contact us should you wish to make an instruction. We ask you to maintain a minimum cash balance of £1,000 to cover outgoings such as fees, adviser charges and income/pension payments.

10. Contributions can be made by single payments, standing order or cheque. Payments should be payable to:

Account Name:	WHITEHALL GROUP SIPP LIMITED MAIN ACCOUNT GENERAL ACCOUNT
Sort Code:	160079
Account Number:	16446726
Reference:	Your name and SIPP number
Cheques made payable to:	WHITEHALL GROUP SIPP LIMITED MAIN ACCOUNT GENERAL ACCOUNT – Your name and SIPP number

2. Member's Details

Title (Mr/Mrs/Miss/Ms/Dr)	
Forename(s)	
Surname	
SIPP Number	
Date of Birth	
National Insurance Number	

Have you received financial advice in relation to this contribution change?

Yes ☐ No ☐

If yes, name of Adviser	
Name of Adviser's firm	

3. Contribution Details

Single contribution (net)	
Regular contribution (net)	
If regular, payment frequency	Monthly ☐ Quarterly ☐ Annual ☐
Start Date	
End Date	

Note: All personal contributions are made net of basic rate tax, which we reclaim from HMRC. If you are a higher-rate taxpayer, any additional amounts to be reclaimed would be claimed directly by you from HMRC via Self-Assessment.

4. Money Purchase Annual Allowance

Have you started receiving a pension income from <u>any</u> of your pension arrangements?

Yes ☐ No ☐

Have you started receiving a pension income from a flexible annuity arrangement?

Yes ☐ No ☐

If yes to either, the date your pension income commenced

Note: don't include Defined Benefit (final salary schemes)

Note: if yes, your total annual contributions are limited to £10,000 per tax year. This is the Money Purchase Annual Allowance.

5. Source of Wealth and Source of Funds

Please confirm your source of wealth from which contributions are to be paid and provide evidence

Earnings	☐	P60 or Tax Return	☐
Sale or income from investment	☐	Copy documents	☐
Gift or inheritance	☐	Copy documents	☐
Other	☐	Copy documents	☐

Please also provide a copy bank statement for your bank account from which the contribution(s) will be paid.

Enclosed Yes ☐ No ☐

Note: documents should be originals or copies certified by an appropriate person (Solicitor, Accountant or FCA authorised Financial Adviser). Documents should be less than 3 months old.

6. Declarations

1. I declare that to the best of my knowledge and belief all statements made in this form (including the contents of this declaration) as at the date of completion (whether in my handwriting or not) are correct and complete.

2. I (or the Member if this declaration is being made by a parent or legal guardian) am under the age of 75 and am a Relevant UK Individual under Sectio 189 of the Finance Act 2004.

3. The total member contributions paid to this and all other registered pension schemes on which I (or the Member if this declaration is being made by a parent or legal guardian) am entitled to tax relief under section 188 of the Finance Act 2004 will not exceed, in any tax year, the higher of:

    a) The Basic Amount (£3,600 gross) or;
    b) 100% of my (or the Member if this declaration is being made by a parent or legal guardian) relevant UK earnings as defined in section 189 of the Finance Act 2004 in that tax year.

4. The declaration above is correct to the best of my knowledge and belief.

5. I will give notice to the scheme administrator if an event occurs as a result of which I (or the Member if this declaration is being made by a parent or legal guardian) will no longer be entitled to relief on member contributions under section 188 of the Finance Act 2004.

6. I will give notice by the later of:

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

7. I agree and consent to Whitehall Group SIPP Limited carrying out checks to confirm my identity, residence and source of wealth and I agree to supply all requested information deemed necessary for the purpose of these checks.

8. I authorise Whitehall Group SIPP Limited to pay my adviser (detailed in appendix A) the agreed adviser charges. I understand that any adviser charges will be paid from my SIPP bank account or paid by my nominated investment manager to my adviser.

9. I confirm that I will not use my Whitehall SIPP for “Tax-Free Lump Sum Recycling” (paying pension contributions out of tax-free lump sums received from this or any other registered pension scheme).

10. If I am already subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 4 of this application.

11. I accept that Whitehall Group SIPP Limited is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions and will accept contributions in good faith. I understand that I will incur a tax charge if I exceed my available Annual Allowance and I cannot use carry forward allowance to mitigate this.

7. Signature

If contributions are being paid on behalf of a member under the age of 18 this form should be signed by a parent or legal guardian.

Your Name	
Your Signature	
Date	

8. Appendix A: Adviser Remuneration and Declaration

Please complete this section and confirm details of any adviser charges agreed in relation to this contribution.

Adviser's name	
Firm name	
FCA reference number	
Email address	
Telephone Number	

Are you to be remunerated from this/these contribution(s)? Yes ☐ No ☐

If yes,

Initial payment	Percentage	%	Specific sum	£
Ongoing payment	Percentage	%	Specific sum	£

Name	
Signature	
Position	
Senior Management Functions held	
Date	

Please Return this form to:

Whitehall Group

8-10 Bolton Street

Ramsbottom

BL0 9HX

Contact Us:

Telephone: 03302 232300

Email: ssas@whitehallgroup.co.uk

Email: sipp@whitehallgroup.co.uk

Whitehall is the trading name of:

Whitehall Group (UK) Limited, a company registered in England and Wales (Registered number 07625300), Whitehall Trustees Limited, a company registered in England and Wales (Registered number 07625294), Whitehall Corporate Limited, a company registered in England and Wales (Registered number 7759590), Whitehall Group SIPP Limited, a company registered in England and Wales (Registered number 13577749) and Whitehall SIPP Trustees Limited, a company registered in England and Wales (Registered number 13587700). All companies have their registered office at 8-10 Bolton Street, Ramsbottom, BL0 9HX.

Whitehall Group SIPP Limited is authorised and regulated by the Financial Conduct Authority (FCA) firm reference number 978183.