

SSAS Contributions form

Please use this form if you or your employers intend to make single or regular contributions to your existing SSAS. Contributions paid by an employee or self-employed individual should be paid net of basic rate tax. The tax will be reclaimed by the Scheme Administrator. Please note that the value of the reclaim can only be invested once it has been paid into your SSAS and has cleared. Higher rate tax should be reclaimed via self-assessment. Please note: you or your employer will need to set up a standing order mandate for collection of regular contributions. Cheques should be made payable to the name of the scheme. Please complete a form for each member.

Personal details

Surname	Forename(s)
Scheme name	

Legal guardian (if applicant under 18)

Title	Forenames		
Surname			
Address			
			Postcode
E-mail		Tel	

Enhanced protection

Do you have enhanced protection? Yes No

If you have Enhanced Protection any contribution made to this scheme will result in the loss of the Protection.

For further information please speak to your Financial Adviser

Personal contributions (if you are self-employed or want to make personal contributions)

Please indicate the amount you want to pay into your SSAS?

Net Single Contribution £ Net Regular contribution £

Frequency of regular:

Monthly Quarterly Annually Start date of regular contributions

Will you be utilising input periods* when making the contributions mentioned above? Yes No

If 'yes' please provide further details

*Input periods are a way of maximising contributions across more than one tax year. Please refer to your Financial Adviser for more information.

Occupation and Eligibility

Occupation

Approx annual earnings (if applicable) £

Please tick **one** of the following:

Employed

Self-employed

Caring for one or more children under age 16

In Full time education

Pensioner

Child (individual under age 16)

Caring for a person aged 16 or over

Unemployed

Other – please specify

Source of funds

Please tick one or more of the following boxes to indicate how the contributions are being funded:

	Member contributions		Third party contributions	
From earnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lottery or other winnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property sales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gift	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Please specify below	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>				

Third Party contributions

Will your personal contributions be paid to SSAS by a third party, other than your employer?

Yes No If 'yes' please provide the details below.

Third party details

Title	Forenames
Surname	
Address	
	Postcode

Or

Organisation name	
Address	
	Postcode

You will need to supply documentary evidence of the identity of the third party.

If you are paying 'excess' contributions (i.e. an amount over your 100%, to which you are not entitled to tax relief), please confirm this to the Hornbuckle Mitchell Group Plc in writing when you submit your application form. We will retain this record for 6 years.

Please note that cheques are banked on the date of receipt. Once the contribution has been paid into your SSAS bank account it will not be invested until we receive written instructions from you or your Financial Adviser.

Please read these notes before completing the Employer contribution details

With effect from 6 April 2006, a Code of Practice entitled 'Reporting late payment of contributions to personal pensions' came into effect. This provides guidelines with regards to employers who are paying contributions to an employee's SSAS by way of an agreement with the employee.

The agreement, which is made between an employer and an employee is called a 'direct payment arrangement' and any contributions that have been deducted direct from an employee's pay and/or paid on the employer's own account fall under the direct payment agreement.

The Code of Practice takes into account the direct payment agreement and states that if the employer makes a late payment (e.g. paid after the due date, or not received at all), or does not provide information requested by the scheme administrator, the scheme administrator is then required to make a report to the Pensions Regulator, if it is deemed as being of 'material significance'.

Late payments mean any type of contribution paid by the employer that was not received by Hornbuckle Mitchell by the due date. The due date is classed as follows:

- Where contributions have been deducted from employee's earnings, Hornbuckle Mitchell must receive these monies by the 19th of the following month after the contributions were deducted.
- Where an employer contribution is being paid, the employer must confirm in writing their intention to make the contribution and the intended date.

Please note: this form constitutes a written instruction.

If the late payment is deemed by Hornbuckle Mitchell to be of any significance to the Pensions Regulator, it will be reported immediately. Examples of when a report will need to be made are as follows:

- Where contributions have still not been paid 90 days after the due date.
- If Hornbuckle Mitchell become aware that an employer is unable to make contributions by the due date as a result of the employer not having sufficient procedures in place to facilitate the payment.

With regards to the provision of information, the employer has 30 days from the date that Hornbuckle Mitchell request information to provide details. If the employer does not provide the information within the 30 day period, Hornbuckle Mitchell must report this to the Pensions Regulator within a further 30 day period.

More information about this Code of Practice can be found at www.thepensionsregulator.gov.uk

Details of Employer contributions

To be completed by the employer paying contributions on behalf of a member from their own account or deducting contributions from a member's salary

Employer details

Company name	
Contact name	
Address	
	Postcode
Tel	Email

Contribution details

Regular contributions (amount of each contribution) £

Regular contribution commencement date

Single contribution amount £

Payment due date*

*This is the latest date Hornbuckle Mitchell must receive the payment by. **The payment due date must always be completed**

Frequency Monthly Quarterly Annually

Will you be utilising input periods* when making the contributions mentioned above? Yes No

If yes please provide further details

*Input periods are a way of maximising contributions across more than one tax year. Please speak to your Financial Adviser for further information.

Date Employee is paid (if salary sacrifice)

Frequency of contributions taken from pay

Date the first contribution will be deducted

Month the first contribution will relate to

Signature (employer)	Date
Name	
Position in company	

Employer's verification of identity

To be completed by the Financial Adviser when Employer contributions are to be made

Details of employer

Full name of employer
Type of entity (corporate, trust, etc)
Location of business (full operating address)
Registered office in country of incorporation
Registered number (If appropriate)
Relevant company registry or market listing authority
Names of directors
Names of principle beneficial owners

Confirmation

I/we confirm that

- a) the above was obtained by me/us in relation to the customer
- b) the evidence I/we have obtained to verify the identity of the customer :
 - Meets the guidance for standard evidence set out within the guidance for the UK and Finance Sector issued by the Joint Money Laundering Steering Group (JMLSG);
 - Or exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature (adviser)	Date
Name	
Position in company	

Employer's verification of identity

Full name of regulated firm (or sole trader)

FSA Reference number

Explanatory notes

1. 'Relevant company registry' includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.
2. This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
 - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations; or
 - those whose identity has been verified using the source of funds as evidence.
3. This confirmation must carry an original signature.

Important changes introduced in the 2009 budget

From 6 April 2011 the Government intends to restrict higher rate tax relief on pension contributions for people with taxable annual income of £150,000 or more. Ahead of this, a special annual allowance charge has been introduced from 22 April 2009 as part of anti-forestalling measures.

The special annual allowance applies to members on or after 22 April 2009:

- who have annual taxable income of £150,000 or more in the current tax year or in any of the preceding two tax years
- who make pension contributions over and above protected regular (quarterly or more frequent) arrangements
- whose total annual contributions, including increases from 22 April 2009, exceed £20,000.

The special annual allowance is initially set at £20,000 per tax year reduced by the annual amount of regular protected pension contributions and, for 2009/10, any other contributions made between 6 April 2009 and 21 April 2009. The special annual allowance may be set initially at a higher level for individuals who made irregular contributions in the tax years 2006/07 to 2008/09.

Contributions made in excess of the special annual allowance are subject to an income tax charge (set at 20% of the excess for 2009/10), charged against the member, not the pension scheme, which is collected via their self-assessment tax return.

Members who exceed the £150,000 annual taxable income limit can continue to reclaim higher rate tax relief without penalty on their protected regular pension contributions. For these purposes, 'regular' is defined as quarterly or more frequent and the contribution arrangement had to be set up prior to 22 April 2009.

Members should discuss these anti-forestalling measures with their financial adviser before proceeding with additional contributions.

The 2009 Pre Budget Report

The Government proposed in the 2009 Pre Budget Report that the existing anti-forestalling measures will be amended so that from 9 December 2009 they will apply to individuals:

- whose annual relevant income is £130,000 or more for the tax year
- whose annual relevant income is £130,000 or more for any of the two preceding tax years
- who make contributions in excess of their normal ongoing regular contributions, and
- whose total pension savings exceed the special annual allowance of £20,000 (or in special circumstances up to £30,000 for an increased special annual allowance).

It is intended that this extension of the anti-forestalling measures will be introduced in the 2010 Finance Bill. Members should discuss these anti-forestalling measures with their financial adviser before proceeding with additional contributions.

Important note: this summary is based on Hornbuckle Mitchell's understanding of the anti-forestalling measures and is not intended to be exhaustive. All statements concerning the tax treatment of products and their benefits are based on our understanding of the current law and HM Revenue & Customs (HMRC) practice and are for general guidance only. Whilst every effort has been made to ensure accuracy, no liability can be accepted for any errors or omissions. Levels and bases of, and reliefs from, taxation are subject to change

Financial / Professional advice

Please provide details of your Adviser below

Person in firm responsible	
Company name	FSA ref number
Company address	
	Postcode
Is the adviser to receive remuneration by deduction from the fund? Please tick: Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes please state	
Initial payment £	or % of fund
If % of fund, is this to be (please tick one option below)	
From the gross fund value ignoring outstanding borrowing <input type="checkbox"/>	
From the net fund after deduction of outstanding borrowing <input type="checkbox"/>	

General declaration

This declaration should be signed by all applicants including the legal guardian of an applicant who is under the age of 18.

I declare that:

- To the best of my knowledge and belief, the statements included in this application are true and complete.
- I am a UK resident or am overseas as a Crown Servant or spouse/partner of a Crown Servant
- I understand that I should advise the Trustee in writing within 30 days if there is any change in my employment (including becoming unemployed); any change to my residency status; any change in my name or permanent residential address.
- I am aware of the rule changes relating to higher rate tax relief and to the special annual allowance on contributions introduced in the 2009 Budget, I have sought advice as needed and I wish to continue with this contribution.
- If I am no longer entitled to tax relief on my contributions I will undertake to tell Hornbuckle Mitchell in writing no later than:
 - 5 April in the year of assessment in which this occurs, **or**
 - Within 30 days of this change.

Signed (member)	Date
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Please return the signed and dated form to the relevant office below

Scotland, Northern Ireland and the North East 4 Albyn Place Edinburgh EH2 4NG Tel: 0131 220 0353 Fax: 0131 220 0369 E-mail: Scotland@Hornbuckle.co.uk	North West Cotton Court Middlewich Road Holmes Chapel Cheshire, CW4 7ET Tel: 0845 345 7505 Fax: 01477 539209 E-mail: North@Hornbuckle.co.uk
Midlands (Head Office) Tyman House 42 Regent Road Leicester LE1 6YJ Tel:0845 345 2555 Fax: 0116 254 3342 E-mail: Midlands@Hornbuckle.co.uk	London Office Tel : 0845 124 5394 E-mail: London@Hornbuckle.co.uk

The Hornbuckle Mitchell Group plc is Authorised and Regulated by the Financial Services Authority.

SSAScont form v1.3 04.10

Standing order mandate

Organisation you wish to pay

Name of Scheme
Bank name and address
Account number
Sort code
Reference: Employee contribution <input type="checkbox"/> Employer contribution <input type="checkbox"/> Third Party contribution <input type="checkbox"/>

Payment details

Amount of first payment £	Date of first payment
Amount of regular payment £	
Amount of regular payment in words	
Frequency (Monthly, Annually etc)	Date of usual payment (1 st , 2 nd etc)
Please continue payment until further notice Yes <input type="checkbox"/> No <input type="checkbox"/>	
Amount of final payment (if applicable) £	Date of final payment (if applicable)

Account holder details

Account name	
Bank name and address	
Account number	Sort code

Account holder signature

Signed	Date
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