talbotandmuir

Contribution form

Use this form to pay additional contributions for existing Self-Invested Personal Pensions (SIPP)

We are required by HM Revenue & Customs (HMRC) to state that it is a serious offence to make false statements or false claims – the penalties are severe and could lead to prosecution.

1 Personal details

Existing plan reference number	
Title: Mr/Mrs/Miss/Other	
Surname	
Forename/s: (in full)	
Marital status	
Spouse's/partner's name	
Spouse's/partner's date of birth:	
Permanent residential address: including postcode	
Date moved to this address	
If you have lived there for less than three years, your previous permanent residential address	

Guidance notes

Please remove as appropriate or indicate other title.

(Please note: work or 'care of' addresses contravene HMRC requirements)

This information must be completed fully and will be used to perform an electronic identity check for anti-money laundering purposes. We will never perform a credit check in the course of processing your application.

Contact numbers

Home

Office

Mobile

Email address

2. Status

In order to ascertain your membership status, please tick ONE of the following:

- **1. Employed persons.** A person chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Earnings and Pensions) Act 2003 for the tax year concerned in respect of employment income as defined in the Act.

  Please complete employment details section.

- **2. Pensioners.** A person chargeable to tax under Part 9 of The Income Tax (Earnings and Pensions) Act 2003 for the tax year concerned in respect of a pension.

- **3. Self Employed persons.** A person chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Trading and Other Income) Act 2005 for the tax year concerned in respect of annual profits or gains arising or accruing from any trade, profession or vocation carried on by an individual.

  Please complete employment details section.

- **4. Children.** A child under 16.

- **5. Any others not falling 1, 2, 3 or 4 above**

I am

- Caring for one or more children aged under 16
- In full-time education
- Unemployed
- Other

If 'Other', please complete details

Employment details

If you have ticked either Box 1 or Box 3 on the previous page, please give the full name and address of your employer if employed, or your trading details if you are self-employed.

Employer's name

Nature of Business

Employer's address

Post code

Job title/occupation

Estimate of earnings/ profits in current tax year:

Basis Year – ending on (date)

Please state position and name of business.

3. Contributions

Do you wish to change your regular contributions? ☐ Yes ☐ No

Do you wish to change your regular contributions? ☐ Annually ☐ Quarterly ☐ Monthly

If Yes, please confirm the new total amount to be paid

Member (net)

Employer (gross)

If No, please confirm the amount of the additional single contribution

Member (net)

Employer (gross)

Guidance notes

Cheques should be made payable to:
"Elite Retirement Account Re: (your name)"
"Simple Retirement Account Re (your name)"
"Flexible Retirement Account Re: (your name)"
"Talbot and Muir SIPP Re: (your name)"
"MYSIPP Re: (your name)" or "TPP Re: (your name)".

Member contributions are contributions paid by the applicant personally, or by someone else on the applicant's behalf e.g. a parent, grandparent or spouse. They do not include employer contributions.

All member contributions (whether you are employed or self-employed) are payable net of basic rate tax. We will reclaim basic rate tax from HMRC and credit it to the arrangement bank account. If the applicant is a higher rate tax payer, the difference between higher rate and basic rate tax can be reclaimed via self assessment. Please note that if you are paying contributions on behalf of the applicant you will not be entitled to reclaim the difference between higher rate and basic tax rate relief.

If your contributions exceed £60,000 in the current tax year, please provide evidence of your carry forward allowance. Please confirm which tax year the excess above £60,000.00 should be applied to.

In the case of member contributions, please confirm your gross earnings in the tax year the contribution is made in the earnings box above.

Have you crystallised any benefits? ☐ Yes ☐ No

If so, please confirm here the date you first accessed benefits "flexibly".

☐☐ ☐☐ ☐☐☐☐

This would include taking income from a Flexi-Access Drawdown or taking an Uncrystallised Funds Pension Lump Sum for example. You must inform us if you do this with another provider and are still making contributions.

Tapered annual allowance. From 6 April 2016 a tapered annual allowance applies to higher earners. It applies where you have an adjusted income and threshold income over certain levels, which the government may vary from time to time. For every £2 of income over the adjusted income level your annual allowance will be reduced by £1, subject to a remaining annual allowance of not less than £10,000 from 2023/2024. For additional information on adjusted income, threshold income and how to calculate them, or if you believe you are affected by the tapered annual allowance we would recommend you seek advice from an FCA regulated financial adviser before making a pension contribution.

We are required to conduct identity verification checks on member and employer contributions. Please provide IDV documentation to support any employer contributions

Regular member or employer contributions may be paid by standing order but not by direct debit. Regular employer contributions are due by 19th of the month following this pay date.

By accesing your benefits "flexibly" your annual allowance will be limited to £10,000 for money purchase contributions in total each year, thereafter.

This information is based on our understanding of current taxation law and HMRC practice, which may change, and the impact on you will depend on your personal circumstances.

4. Source of wealth and funds

Please tick one or more boxes below to indicate the source of the funds for this contribution

	Personal payment	Other payment
Income from employment	☐	☐
Savings and/or investments	☐	☐
Inheritance	☐	☐
Divorce settlement	☐	☐

Guidance notes

To comply with our Anti-Money Laundering requirements we need to understand where the member received the funds that are being used for the contribution.

Income from employment would cover all money received from the occupation confirmed in Section 1.

5. Investment intentions

Please provide separate details of any investment instructions, and if necessary the appropriate application forms. Pending receipt of these instructions any funds received will be held in the pension scheme's designated current account.

We reserve the right to refuse to place an investment we feel will contravene HMRC rules for investment regulated pension schemes, or which would otherwise contravene the firm's Investment Policy. If in doubt as to whether a particular investment is allowable please seek approval from us.

6. Financial adviser

If you have received financial advice regarding this contribution please complete adviser details below:

Name of adviser	
Name of firm	
Address	
FCA Reference Number	
Is your adviser to receive remuneration in the form of payments deducted from your pension scheme designated current account?	☐ Yes ☐ No **If YES, please complete on the following page**

Initial adviser charge

Is an initial adviser charge to be paid? ☐ Yes ☐ No

If YES, please choose ONE of the following ☐ Fixed Amount £ ☐ Fund based

If the adviser charge is to be fund based, please state how the amount should be calculated ☐ Based on the value of contributions ☐ Based on the value of transfers ☐ Based on the value of contributions and transfers Other (please specify)

Is an initial adviser charge subject to VAT? ☐ Yes ☐ No

Ongoing adviser charge

(If requested this will be paid in line with the annual valuation produced on the scheme)

Is an ongoing charge to be paid? ☐ Yes ☐ No

If YES, please choose ONE of the following ☐ Fixed Amount £ per annum

☐ Fund based % per annum

Frequency of payments required ☐ Monthly in arrears ☐ Annually in arrears

Other (please specify)

Any additional instructions

Is an initial adviser charge subject to VAT? ☐ Yes ☐ No

VAT

Under VAT general principles, fees or commission for advice only services are always taxable. Remuneration for an intermediary service may benefit from VAT exemption if the adviser acts as an intermediary by bringing parties to an exempt financial service – as confirmed in the HMRC 6 steps advice process.

7. Declarations

- I declare that I will provide such information as is required by the Scheme Administrator from time to time. Such information will be provided within the time frames and in the form specified by the Scheme Administrator. Furthermore, I declare that I will keep the Scheme Administrator informed of any enhanced lifetime allowance or enhanced protection entitlement or fixed protection entitlement I intend to rely on prior to the occurrence of any benefit crystallisation event.
- I confirm that, to the best of my knowledge and belief, the details given on this Contribution Form and on the other documentation accompanying this application are correct and complete.
- I acknowledge and accept the Terms and Conditions applicable to the Scheme, and hereby agree to abide by them at all times.
- I hereby confirm that I have read and understood the Privacy Notice and that I understand that Talbot and Muir and the corporate trustee will obtain, record, process and hold my information and other such personal data as may be required to administer my SIPP in accordance with General Data Protection Regulation (GDPR) **Personal data we collect from you or that you provide to us will be processed in accordance with our Privacy Notice** talbotmuir.co.uk/privacy-notice
- I also understand that Talbot and Muir may disclose to a third party such information about me as may be required by that third party to enable them to trace my whereabouts in the future should they be unable to do so and require their assistance.

Signed

Date

Member name

8. Accessing our services

If your personal circumstances make it challenging to access our services, please provide us with some information so we can explore any reasonable adjustments that may help.

In order to provide additional support, we will need to gather some information about your needs, which can involve sensitive personal information. Due to the nature of this information, we require your express consent to process it for the purpose of providing the relevant support. We may also need to share this data with trusted third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs.

Your consent to share this more sensitive personal information is entirely voluntary and you may withdraw your consent at any time.

If you wish to consent to us processing your personal information for the purposes of support, please tick below.

☐ I agree to my information being processed by Talbot and Muir Ltd, to include being shared and gathered between relevant third parties.

If you have chosen to consent to this processing, please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you to improve how we work and communicate with you.

Should you have any questions about this process, or wish to withdraw your consent please contact our administration teams in either Nottingham on 0115 841 5000 or Leeds on 0113 200 2980 or via email at customer.support@talbotmuir.co.uk.

Office use only

AML check complete?		Date			
Processed by		Date			
Checked by		Date			

For literature in alternative formats, such as Braille, large print, audio or E-Text, please call us on 0115 841 5000 (or via Relay UK on 18001 0115 841 5000).

55 Maid Marian Way, Nottingham, NG1 6GE | t. 0115 841 5000 | f. 0115 841 5027 | e. enquiries@talbotmuir.co.uk | talbotmuir.co.uk

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