

BUSINESS OWNERS: INVEST INTO THE HL SIPP

HARGREAVES
LANSDOWN

Use this form to make a gross employer from your company into your HL SIPP

How to complete this form

- If topping up an existing HL SIPP: complete sections 1-6.
- To open an HL SIPP: complete sections 1-8.
- If paying by Direct Debit: also complete section 9.
- If paying by cheque: enclose a cheque made payable to HL SIPP/ your initials and surname for the gross amount.
- If you want to make a contribution into an employee's HL SIPP, or

you're not an authorised signatory of the company, please call us or go online at www.hl.co.uk/employer to download the correct form.

- If you have registered, or intend to register, for protection lifetime allowance, please contact us before applying.
- Return to this address:
HARGREAVES LANSDOWN, Sunderland, SR43 4EH

Any questions?

☎ 0117 980 9926

✉ sipp@hl.co.uk

🌐 www.hl.co.uk/employer

See page 3 for further details

1. Your details

AWSE4

Full name:

Postcode:

Date of birth:

I understand that all contributions are bound by the scheme rules and the Terms and Conditions for the HL SIPP. I have not received advice from Hargreaves Lansdown about the suitability of this investment. I have read, agreed to and retained the Key (Investor) Information Document of my chosen investments (where available), and reviewed all costs and charges, provided to me at www.hl.co.uk or on paper.

Please sign here



SIGNATURE

Date:

2. Which investments would you like to choose?

Choose the Ready-Made Pension Plan

The Ready-Made Pension Plan is a simple, low-cost investment solution, exclusively available to SIPP clients. The plan is managed by experts and aims to grow your money when you're younger, then lower risk as you get closer to retirement. The plan is made up of two funds to help meet that objective.

The HL Ready-Made Pension Plan is designed for people who:

- want to take control of their pension but don't know where to invest
- need experts to make the day-to-day decisions
- are comfortable with medium-high investment risk for growth
- want lower investment risk closer to retirement age
- can review their investments at least once a year

Please note, the plan has not been designed to meet your individual needs or goals. Consider other investments if the plan does not meet your needs. If you're not sure what's right for your circumstances, you should ask for financial advice.

Please read the Key Investor Information Documents (KIID) included before investing. You can read more information at www.hl.co.uk/rmpp.

	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
HL Ready-Made Pension Plan	<input type="text"/> %	<input type="text"/> £	<input type="text"/> £
Add/Choose other investments (or cash) Full fund/share name			
<input type="text"/>	<input type="text"/> %	<input type="text"/> £	<input type="text"/> £
<input type="text"/>	<input type="text"/> %	<input type="text"/> £	<input type="text"/> £
If you'd like to choose more investments please let us know on a separate sheet.	Cash	<input type="text"/> %	<input type="text"/> £
	Total	100 %	<input type="text"/> £

3. Income instruction – tell us here how to treat any income from your investments (select one)

Ignore this step if we already have your income preference for your SIPP and you'd like to keep this the same.

- Reinvest income automatically Hold income as cash in my SIPP

4. Your company

Company name: Companies House number:

Address: Postcode:

5. How much does your company wish to contribute to your HL SIPP? – see page 3 for details

I would like to make a contribution by:

- Cheque Bank Transfer Direct Debit
- Enter the gross value in the box below and enclose a cheque payable to HL SIPP/your initials and surname. See page 3 for our bank transfer details. If you already have an HL SIPP, you can make a bank transfer online and you don't need to complete this form. Enter the gross value in the box below and fill in the Direct Debit mandate at the bottom of page 2.

Employer contributions – Please enter the total amount of any employer contribution. Employer contributions are paid gross.


Single employer contribution: gross (min £100) Monthly employer contribution: gross (min £25)

We will assume the contribution is made in respect of the previous month's employment, unless otherwise stated in writing.

6. Company declaration – to be signed by you as an authorised signatory of the company

Your full name:	Position in company:
-----------------	----------------------

- I understand that it is the responsibility of Hargreaves Lansdown Asset Management (HLAM) to monitor payment of contributions and that I must provide any information requested to fulfil this requirement. Failure to provide information that prevents HLAM from monitoring the payment of contributions must be reported to The Pensions Regulator.
- I understand that employer contributions paid to the HL SIPP cannot be refunded unless I cancel my SIPP within the cancellation period.
- I agree to pay the contributions stated in this application until further notice and will notify HLAM immediately of any changes to the amounts due.
- I agree to advise HLAM immediately if I cease to work for this company. Unless otherwise agreed in writing, I will only make contributions to my HL SIPP from my company for as long as I am employed by it.

Please sign here 	SIGNATURE	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------------------------------------------------------------------------------------	-----------	-------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

7. Your personal details – only complete if you don't already have an HL SIPP AWSE4

Title (Mr/ Mrs, etc):	Full name:	Date of birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Female <input type="checkbox"/>	Male <input type="checkbox"/>				
Permanent Residential Address:															
Postcode:	Daytime Tel. No.:	Marital Status:							Expected retirement age*						
Nationality:	National Insurance No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	If you have no NI No. tick here	<input checked="" type="checkbox"/>					
Email Address:	*You can change your retirement age at any time. This has no impact on when you can start accessing your SIPP.														
EMPLOYMENT STATUS – Show which is most applicable for your principal source of income. Tick just one.															
Employed <input type="checkbox"/>			Self-employed <input type="checkbox"/>			Pensioner <input type="checkbox"/>			In full-time education <input type="checkbox"/>			Unemployed <input type="checkbox"/>			
Caring for one or more children under 16 <input type="checkbox"/>				Child under 16 <input type="checkbox"/>				Caring for a person aged 16 or over <input type="checkbox"/>				Other <input type="checkbox"/>			

8. Declaration – only sign and date if you don't already have an HL SIPP

For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I confirm I am applying to join the HL SIPP. I have read in full, agreed to and retained:

- The Terms and Conditions of the HL SIPP.
- The Key Features of the HL SIPP, Important Investment Notes and Contribution and Transfer Checklists.

I agree to be bound by the Scheme Rules, and acknowledge these have been made available to me by Hargreaves Lansdown.

I confirm that I will be a relevant UK individual in any tax year in which personal contributions are paid.

I declare that the total contributions that I will make to the HL SIPP and any other Registered Pension Scheme where I am entitled to relief under Section 188 of the Finance Act 2004 will not exceed the higher of:

- The basic amount (currently £3,600) or
- 100% of my Relevant UK Earnings (within the meaning of section 189 of the Finance Act 2004) for that tax year.

This declaration and the particulars in this application are, to the best of my knowledge and belief, correct and complete.

If an event occurs which means I will no longer be entitled to tax relief under Section 188 of the Finance Act 2004, I will inform Hargreaves Lansdown Asset Management by 5 April of the tax year in which the event occurs or 30 days after the event if later.

If I make a contribution, of which part or all is not eligible for tax relief, I will notify you separately on or before the date of the contribution. I will advise Hargreaves Lansdown Asset Management Ltd, in writing, within 30 days if I cease to be a UK resident.

I confirm that I have not received advice from Hargreaves Lansdown regarding the suitability of any aspect of the HL SIPP unless that aspect has been covered under a separate agreement for individual advice from a Hargreaves Lansdown Financial Adviser. If I have any doubts I will seek personal advice, in particular regarding the merits of the various pension options I may have available to me now and in the future.

By signing this declaration I allow Hargreaves Lansdown to process my application using the information that I have provided.

This declaration and any other declaration made by me in connection with this application shall be the basis of the contract between me and Hargreaves Lansdown Asset Management Ltd.


You must sign and date boxes marked with a red cross. If this form is for someone under the age of 16, this Declaration should be signed by their Legal Guardian. Additionally a Legal Guardian declaration must also be signed for any applicant under the age of 18 (please download from www.hl.co.uk).

False Statements – It is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

Please sign here 	SIGNATURE	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
------------------------------------------------------------------------------------------------------	-----------	-------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

If your company is making a monthly contribution you must sign and complete the below. Retain a copy of the Direct Debit guarantee which is in the Terms and Conditions.

9. Instruction to your bank or building society to pay by Direct Debit

HARGREAVES LANSDOWN	Please complete using dark ink You only need to complete if investing by Direct Debit	Service User Number 8 3 7 0 0 4	
Name and full postal address of your Bank/Building Society			
Name(s) of Account Holder(s):	To the Manager:	Instruction to your Bank or Building Society – Please pay Hargreaves Lansdown Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hargreaves Lansdown and, if so, details will be passed electronically to my Bank/Building Society.	
Address:		Banks and Building Societies may not accept Direct Debit Instructions for some types of account.	
Bank/Building Society Account Number:	Postcode:		
Branch Sort Code:	Reference: (office use only)		

Please sign here 	SIGNATURE	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
------------------------------------------------------------------------------------------------------	-----------	-------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

See page 3 for more information on making employer contributions to your SIPP.

QUESTIONS AND ANSWERS

Do I need to provide any further documentation?

No, not at this stage. We'll carry out an electronic check to verify both your and your company's identity. If this isn't successful we'll contact you.

How can I make employer contributions into my HL SIPP?

- **Direct Debit** – complete sections 1-6 and the Direct Debit mandate (section 9) at the bottom of page 2. Any amendments to the amount need to be sent by letter on company headed paper.
- **Bank transfer** – complete sections 1-6 and see to the right for details.
- **Cheque** – complete section 1-6 and enclose a cheque payable to HL SIPP/your initials and surname. The money will be available to invest by close of business on the day it's received.
- **Debit card** – once you've registered your company details with us and are authorised to make payments, you can use your company's debit card to make contributions to your HL SIPP online. It will be available to invest immediately.

How do Direct Debits work?

Payments will be taken on the 7th of the month, with investments made on the 10th – or the next working day if one or both days fall on a weekend or bank holiday. You'll need to send us your application by the 21st of the month if you want your Direct Debit to start the month after. You can cancel your instruction at any time, but it'll remain in place until you tell us otherwise. You can invest by Direct Debit into funds, FTSE 350 shares and some investment trusts and ETFs.

How do I make a payment by bank transfer?

If you already have an HL SIPP, you don't need to complete this form. You can make a bank transfer payment online straight away by sending us the details below. It will be available to invest within 2 working days from when it's received.

- Your name and National Insurance number
- Company name and registered address
- Amount being transferred
- The type of contribution (gross employer)
- Confirmation the funds transferred are being drawn from an account in the name of the company

Send these details to:

- **Email:** sippcontributions@hl.co.uk
- **Fax:** 0117 980 9888
- **Phone:** 0117 980 9926
- **Post:** HARGREAVES LANSDOWN, Sunderland, SR43 4EH

Send the payment to:

- **Bank Account Number:** 03310401
- **Sort Code:** 30 - 92 - 13
- **Account Name:** Employee's full name
- **Reference:** Employee's HL client number.

How much can my company pay in?

Your company could contribute more than your earnings – up to the annual allowance which for most people is currently £60,000. Those who have adjusted income of over £260,000 may have their annual allowance reduced to as little as £10,000.

You may be able to carry forward unused annual allowance from the previous 3 tax years to contribute up to £200,000.

Remember employer contributions are paid gross.

Can I make employee contributions to my SIPP?

Yes, the HL SIPP claims tax relief on a Relief at Source basis. If you are deducting contributions from your salary, these must be deducted from your NET pay (pay after tax and National Insurance). To do this, you will need to complete a different form. To obtain the correct form contact us on 0117 980 9926 or go online at www.hl.co.uk/employer

Can I make an employer contribution for my employees?

Yes, but you'll need to complete a different form, which is referred to above.

What are the benefits of employer contributions?

Employer contributions usually count as an allowable business expense and so qualify for corporation tax relief. What's more, as the money isn't paid to you as a dividend or as salary, you personally won't pay tax until you take money out of your pension (which you can normally do from age 55, rising to 57 from 2028).

You can find more information on making employer contributions at www.hl.co.uk/employer

Any questions?

-  **0117 980 9926**
-  **sipp@hl.co.uk**
-  **www.hl.co.uk**

Please note, our service is not personal advice. If you are unsure an investment is right for your circumstances, please contact us and we can put you in touch with a Financial Adviser. Investments can fall as well as rise in value, so you could get back less than you invest. We hope you find these notes helpful, however, they cannot cover every situation.