

# BUSINESS OWNERS: INVEST INTO THE HL SIPP

**HARGREAVES  
LANSDOWN**

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

## How to complete this form

- Complete sections 1-6. Then:
  - If topping up:** enclose a cheque made payable to **HL SIPP/ your initials and surname** for the gross amount. E.g. to invest £10,000, write your cheque for £10,000.
  - To open an HL SIPP:** also complete sections 7 & 8 overleaf.
- 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](http://www.hl.co.uk/employer) to download the correct form.

- If you have registered, or intend to register, for protection against the lifetime allowance, please contact us before applying.
- Please return to our simple address (no stamp needed):  
**Freepost HARGREAVES LANSDOWN**

## Any questions?

☎ **0117 980 9926**  
✉ **sipp@hl.co.uk**  
💻 **www.hl.co.uk/employer**

See page 3 for further details

## 1. Your details

Full name:	
Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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](http://www.hl.co.uk) or on paper.

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

## 2. Your investment choice – if you're ready to choose your investments, enter them below

Investment choice (where applicable please enter a full fund or share name)	Lump sum (min. £100 per fund)	Direct Debit (min. £25 per investment)
<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/> %
Cash	<input type="text"/> %	<input type="text"/> %
<b>Total</b>	<b>100%</b>	<b>100%</b>

See page 3 for details on how to make a contribution into your HL SIPP.

Enter your instruction as a percentage of the total contribution. Separate instructions should be provided for any future single contributions.

## 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** Enter the gross value in the box below and enclose a cheque payable to **HLSIPP/ your initials and surname**.
- Bank Transfer** 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.
- Direct Debit** 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: <input type="text"/>	gross (min £100)	Monthly employer contribution: <input type="text"/>	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: <input type="text"/>	Position in company: <input type="text"/>
--------------------------------------	---

- 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.

<b>Please sign here</b> 	<b>SIGNATURE</b>	Date: <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

Title (Mr/ Mrs, etc):	Full name:	Date of birth:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Female <input type="checkbox"/>	Male <input type="checkbox"/>
Permanent Residential Address:					
Postcode:	Daytime Tel. No.	Marital Status:	Expected retirement age (optional) *		
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"/> <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.				
<b>EMPLOYMENT STATUS</b> – 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"/>	
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"/>	
				In full-time education <input type="checkbox"/>	
				Unemployed <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](http://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:

**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(s) of Account Holder(s):	To the Manager:
Name and full postal address of your Bank/Building Society	
Address:	
Bank/Building Society Account Number:	Postcode:
Branch Sort Code:	Reference: (office use only)

**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.

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

**Please sign here**  SIGNATURE Date:

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 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 5 and enclose a cheque payable to **HLSIPP/ your initials and surname**.
- **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 for 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 following details:

- 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](mailto:sippcontributions@hl.co.uk)
- **Fax:** 0117 980 9888
- **Phone:** 0117 980 9926
- **Post:** Hargreaves Lansdown, One College Square South, Anchor Road, Bristol, BS1 5HL

## Send the payment to:

- **Bank Account Number:** 03310401
- **Sort Code:** 30 - 92 - 13
- **Account Name:** Hargreaves Lansdown Pensions Trustees Ltd SIPP Trustee A/C
- **Reference:** Employee's surname and either their client number or National Insurance number.

## How do employer contributions work?

Your company could contribute more than your earnings - up to the annual allowance which for most people is currently £40,000. Those who have adjusted income of over £240,000 may have their annual allowance reduced to as little as £4,000.

You may be able to carry forward unused annual allowance from the previous 3 tax years to contribute up to £160,000.

Remember employer contributions are paid gross.

## Can I make an employer contribution for my employees?


Yes, but you'll need to complete a different form. To fill in the correct form contact us on **0117 980 9926** or go online at **[www.hl.co.uk/employer](http://www.hl.co.uk/employer)**

## 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).

More on making employer contributions to a pension at, **[www.hl.co.uk/employer](http://www.hl.co.uk/employer)**

## Any questions?

 **0117 980 9926**

 **[sipp@hl.co.uk](mailto:sipp@hl.co.uk)**

 **[www.hl.co.uk](http://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.