## TOP UP A CHILD'S JUNIOR SIPP

HARGREAVES LANSDOWN

Use this form to top up an existing HL Junior SIPP by cheque or monthly Direct Debit. Please first read the Key Features including the Contribution Checklist.

Office use only AWJSC

If you have any questions call us on  $\bigcirc$  0117 980 9926 or email at  $\boxtimes$  SIPP@hl.co.uk Return to this address: HARGREAVES LANSDOWN, Sunderland, SR43 4EH

1.0	Child's details										
Title (Master, Miss, etc):	First name(s):	First name(s):					Surname:				
Postcode:					Date of birth:						
2. Your details -	-please complete all sections										
Title (Mr, Mrs, etc):	First name(s):			Surname:							
Address:											
Postcode:	Date of birth:	D M M Y Y	Main tel. no:								
Email address:											
3. Registered co	ontact – top up a Junior SIPP t	y cheque and/ or Direct Debi	t								
I am the regist	tered contact on this child's Junior S	SIPP									
below and complete made payable to HL  £3,600 gross (complete)  Other:  £4. Gift from a the lam NOT the recontributions will be	(min £100) to writing the party – top up a Junior SIP registered contact on this child's Jun	2,880. Cheques should be e.  ly by 0.8 for amount e on cheque  P by cheque and/or Direct De	Please con £300 Other: £  Ebit	nplete the Dir	oy Direct Debit rect Debit slip o om your bank)	gross (min £25)	be taken from your bank				
Single lump sum contribution  Personal contributions should be paid net. E.g. to contribute £3,600 gross, tick the box below and complete your cheque for the net amount of £2,880. Cheques should be made payable to HL SIPP/the child's initials and surname.  £3,600 gross (cheque for £2,880 net)  Other:  £  gross  (min £100)  AND/OR			Monthly contribution by Direct Debit Please complete the Direct Debit slip on page 2.  £300 (£240 net from your bank)  Other:  £  gross (min £25) taken from your bank								
Please xign here	,	SIGNATURE			Date:	D	D M M Y Y				
5. Which invest	ments would you like to cho	ose?									
The HL Ready-Made Pension Plan for people who:  In an and/or other investments. If you leave this section lank, we'll leave your pension as cash.  Choose the Ready-Made Pension Plan is 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 noney when you're younger, then lower risk as you get loser to retirement. The plan is made up of two funds  The HL Ready-Made Pension Plan for people who:  • want to take control of their pen where to invest • need experts to make the day-to are comfortable with medium-higher for growth • want lower investment risk close can review their investments at least to retirement.			o-day decision igh investmen	know ns nt risk nt age	meet your ind investments i If you're not si you should asl Please read th (KIID) included	lease note, the plan has not been designed to neet your individual needs or goals. Consider other exestments if the plan does not meet your needs. you're not sure what's right for your circumstances, ou should ask for financial advice.  lease read the Key Investor Information Documents (IID) included before investing. You can read more information at www.hl.co.uk/rmpp.					
to help meet that obj	ective.		Transfer (min. £100 pe	r fund)	Lump sum (min. £100 p	er fund)	Monthly saving (min. £25 per investment)				
HL Ready-Made F	Pension Plan			%	£	•	£				
Add/Choose other in Full fund/share name	nvestments (or cash)										
				%	£		£				
If you'd like to choose more investments please let us know on a separate sheet.				%	£		£				
		Total	10	0 %	£		£				

#### **6. Declaration** – to be read and signed by the registered contact

I understand that all contributions are bound by the scheme rules and 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 Features, Key (Investor) Information Document of my chosen investments (where available), as well as all costs and charges, provided to me at www.hl.co.uk or on paper. I understand that all contributions to the scheme may only be returned to the member in the form of benefits paid under the scheme rules.

Please sign here



SIGNATURE

Date:







### 7. Instruction to your bank or building society to pay by Direct Debit – only complete if you're paying by Direct Debit

HADCHEAVES Please keep a convertible Direct Debit guarantee which is in the Terms and Conditions Service User Number									
HARGREAVES Please keep a copy of the Direct Debit guarantee which LANSDOWN Please complete using dark ink.	h is in the Terms and Conditions.	8 3 7				DIRECT Debit			
Name(s) of account holder(s):			Instruction to your Bank or Building Society – Please pay Hargreaves Lansdown Direct Debits						
Branch Sort Code  Bank/Building Society Account Number		from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction							
Name and full postal address of your Bank/Building Society Manager:		may remain with Hargreaves Lansdown and, if so, details will be passed electronically to my Bank/ Building Society.							
Address:	Postcode:	Banks and	Building So	cieties may no some types o					
Please sign here SIGNATURE		Date:	D	ММ	Y	Y			
Please return to our simple freepost address: Freepost HARGREAVES LANSDOW	N.								

# JUNIOR SIPP TOP UP – QUESTIONS AND ANSWERS

#### Who can pay money into a Junior SIPP?

Once opened anyone can pay money into a Junior SIPP, but only the registered contact can invest. Payments can be made as a lump sum by debit card/cheque or as a monthly saving using a Direct Debit.

We'll need to identify the person who's paying into the Junior SIPP, we'll do this electronically. If the check isn't successful we'll be in touch

Remember, any money added to the Junior SIPP belongs to the child and cannot be repaid.

#### What does 'registered contact' mean?

The registered contact is the parent (or person with parental responsibility) who manages the account. There can only be one registered contact at a time.

Usually, only the current registered contact can instruct us to change the registered contact, and this can only be changed to another person with parental responsibility. They will become the new registered contact for that account and will manage it on behalf of the child.

#### How much I can pay into a Junior SIPP?

Normally up to £3,600 gross can be paid into a child's Junior SIPP each tax year. The taxman automatically pays 20% tax relief (up to £720) so you can put in up to £2,880.

#### Payment and investment details

Let us know what you want to invest in, and how much. If you're investing in funds please make sure you include both the name of the fund management company (e.g. Jupiter) and the name of your chosen fund (e.g. Global Strategic Bond).

Remember only the registered contact can choose where to invest.

#### Can I invest using a Direct Debit?

Yes, you can use a Direct Debit to invest directly into funds, FTSE 350 shares, and some investment trusts and ETFs – or to simply add cash to the account.

We take payments on the 7th of the month, with investments made on the 10th – or the next working day.

The cut off for Direct Debits to be started is the 21st of each month.

#### Making a payment by cheque?

Your cheque should be payable to 'HL SIPP/ the child's initials and surname', with the child's initials and surname written on the back. We can't accept cheques made payable to the child.

If you're using a cheque that doesn't show your name (a building society cheque, for example)

or if the child is paying, please ask your bank or building society to write on the back of the cheque 'This cheque has been drawn on the account of (your name/the child's name).' This must be dated, signed and show their company stamp.

If you're topping up more than one Junior SIPP please send separate cheques and top-up forms.

Return your application form and cheque to: HARGREAVES LANSDOWN, Sunderland, SR43 4EH

#### Any questions?

0117 980 9926
www.hl.co.uk
helpdesk@hl.co.uk

#### Don't want to hear from us?

If you don't want to get emails from us just reply to let us know.