



You should use this form to apply for 'fixed protection' of your lifetime allowance. Fixed protection is protection against a lifetime allowance charge in accordance with paragraph 14, Schedule 18 Finance Act 2011.

Please read APSS227 Notes *Protection of your lifetime allowance – fixed protection* to help you fill in this form.

For a copy of these notes go to www.hmrc.gov.uk and under *Quick links* select *Forms*.

You must fill in all the sections on this form then sign and date it. We will return the form to you if it is incomplete.

We must receive your form on or before 5 April 2012.

You should not fill in this form if you:

- have primary protection from the lifetime allowance or
- will hold enhanced protection from the lifetime allowance on or after 6 April 2012.

To find out what you can expect from us and what we expect from you go to www.hmrc.gov.uk/charter and have a look at *Your Charter*.

Your details

1 Full name Title – enter MR, MRS, MISS, MS or other title MR First name and any middle name(s) DAVID ANTHONY Surname WOOD	4 Date of birth DD MM YYYY 08 03 1968
2 National Insurance number NP 90 68 58 B	5 Address including non-UK addresses 1 CALVERLEY ROAD OUTON LEEDS Postcode LS26 8JD Country UK
3 Unique Taxpayer Reference if known 22785 36358	6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012? No <input checked="" type="checkbox"/> Yes <input type="checkbox"/>

Primary protection

7 Do you have primary protection from the lifetime allowance? No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> If Yes, you cannot benefit from fixed protection and you should not fill in this form

Enhanced protection

8 Do you have enhanced protection from the lifetime allowance? No <input checked="" type="checkbox"/> If No, go to Declaration Yes <input type="checkbox"/> If Yes, go to box 9 <i>To benefit from fixed protection you must not hold enhanced protection on or after 6 April 2012 – see notes</i>

Enhanced protection continued

9. Please confirm you will not hold enhanced protection on or after 6 April 2012 tick box below

I confirm I will give up enhanced protection before 6 April 2012

We must receive your notice to give up enhanced protection on or before 5 April 2012. Ticking this box is **not** notice to give up enhanced protection - see notes

Declaration

I wish to apply for fixed protection and declare that:



to the best of my knowledge and belief the information given on this application is correct and complete. I will notify HM Revenue & Customs (HMRC) if any information in the application or in connection with the application becomes incorrect and



I will notify HMRC if, on or after 6 April 2012, I have any benefit accrual or the provisions of paragraph 14(4), Schedule 18 Finance Act 2011 apply, in which case fixed protection will no longer apply. I understand I have to notify HMRC within 90 days of such an event and that if I fail to do so I may be liable to penalties.

Signature

David Wood

Date DD MM YY

02 04 2012

If you have signed on behalf of someone else, enter the capacity. See notes

Your name

DAVID ANTHONY WOOD

Your address



Loss of fixed protection under auto-enrolment

From 2012 if your employer is subject to the automatic enrolment duty they will have to automatically enrol you into a qualifying workplace pension scheme. This could be an occupational pension scheme, a workplace personal pension scheme or the National Employment Savings Trust (NEST). If you are claiming fixed protection you must opt out of such pension arrangements within one month or you will build up benefits and your fixed protection will be lost.

Please send your completed form to:

HM Revenue & Customs
Pension Schemes Services
FitzRoy House
Castle Meadow Road
NOTTINGHAM
NG2 1BD



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Your details

1 Full name Title - enter MR, MRS, MISS, MS or other title <u>MRS</u> First name and any middle name(s) <u>KAREN</u> Surname <u>WOOD</u>	4 Date of birth DD MM YYYY <u>19 08 1972</u>
2 National Insurance number <u>NY 27 00 43 A</u>	5 Address including non-UK addresses <u>1 CALVERLEY ROAD</u> <u>OUTTON</u> <u>LEEDS</u> Postcode <u>LS 26 8JD</u> Country <u>UK</u>
3 Unique Taxpayer Reference if known <u>79115 37605</u>	6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012? No <input checked="" type="checkbox"/> Yes <input type="checkbox"/>

Primary protection

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Enhanced protection

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Enhanced protection continued

9 Please confirm you will not hold enhanced protection on or after 6 April 2012 tick box below

I confirm I will give up enhanced protection before 6 April 2012

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Signature

K WOOD

Date (DD/MM/YYYY)

03/04/2012

If you have signed on behalf of someone else, enter the capacity. See notes

Your name

Your address

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