

General

These notes provide guidance on how to make a notification for an 'international enhancement' of your lifetime allowance if the conditions in sections 221-223 or in sections 224-226 of the Finance Act 2004 (FA 2004) are met. If you intend to rely on these provisions you must use this form to notify HMRC.

The notes are intended to help you complete the boxes on the notification form. Supplementary guidance can be found in the Registered Pension Schemes Manual (RPSM) which is available on our website at www.hmrc.gov.uk Under *businesses & corporations* follow the link for *Pension Schemes* then *View the Registered Pension Schemes Manual*. RPSM also has a glossary that you may find helpful.

Before completing the notification form you may find it useful to find out more about what international enhancement is and about who is eligible to make a notification.

Refer to RPSM13200010 for further guidance.

How to notify HMRC

You must notify HMRC of your intention to rely on either section 221 FA 2004 for a 'non-resident factor', or on section 224 FA 2004 for a 'recognised overseas scheme transfer factor'. You may do this by completing this form and sending it to:

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

If you require further guidance refer to RPSM13200050 for guidance on the 'non-resident factor' and RPSM13200120 for guidance on the 'recognised overseas scheme transfer factor'.

Please note that there is a time limit for sending HMRC the form. This is no later than five years after the 31 January following the end of the tax year in which either the accrual period ends (for non-residence factor) or the transfer took place (for recognised overseas scheme transfer factor).

You must retain all documents relating to the information given in the notification for a period of six years from the date you send your notification to HMRC.

Completing the form

You must complete all of the boxes in the relevant part(s) of the form that apply to you and sign it. Please note that if the form is incomplete or if you do not sign it, we will not process the application and will return the form to you. Use ticks (✓) where indicated.

Part 1 – About you

Please complete your details.

- 1 **Title** by which known for example, Mr, Mrs, Miss, Ms
- 2 **Surname or family name**
- 3 **First name and any middle name(s)**

4 National Insurance number (NINO)

If you do not have a NINO or are not entitled to one you will need to produce a letter from Jobcentre Plus or confirm this in writing yourself.

If you are unsure if you qualify for a NINO, you should contact the Jobcentre Plus Helpline on **0845 6000 643** to book a Right To Work interview. After the interview Jobcentre Plus will either provide you with a NINO or a letter advising you that you are not entitled to a NINO.

If you have lost or cannot remember your NINO, you might be able to find it on official paperwork like your Form P60 End of Year Certificate or your payslip. If you still cannot find your NINO you can:

- ask HMRC to confirm it by completing and returning form CA5403 *Your National Insurance number*
- phone the National Insurance Registrations Helpline on **0845 915 7006** (lines open 8.30am to 5pm Monday to Friday).

Once you have written confirmation that you are not entitled to a NINO, you should phone Pension Schemes Services Helpline on **0845 600 2622** to obtain an alternative identifier which can be used when completing the application form.

When contacting Pension Schemes Services to obtain an alternative identifier you will need to supply the following information:

- full name
- date of birth
- current address
- details of application form being completed, for example APSS202.

Pension Schemes Services will then provide you with an alternative identifier which can be entered in the NINO box on the application form.

5 Unique Taxpayer Reference (UTR)

This is the Self Assessment (SA) reference number (also called the Unique Taxpayer Reference (UTR)) allocated to the individual for use for Self Assessment.

6 Date of birth

7 Address

8 Is this an amendment to an existing notification?

Please tick the 'Yes' box if you are amending an earlier notification that was incorrect by submitting a new form providing the correct information. You should fill in all of the relevant parts of the new form as if you were submitting a new notification. Exceptionally, if an earlier notification became incorrect as a consequence of a subsequent action you should refer to the Registered Pension Schemes Manual for further guidance on correcting earlier notifications.

If you tick the 'Yes' box also enter the certificate reference number that was shown on the certificate issued to you in response to the earlier notification.

Please tick the 'No' box if you have not sent HMRC an earlier notification.

Part 2 – Summary of information

Please indicate whether you are notifying HMRC of an intention to rely on section 221 Finance Act 2004 or on section 224 Finance Act 2004 by ticking either box 9.1 or 9.2. If you want to notify HMRC of an intention to rely on both of those sections you should complete separate forms for each. Please note that if you want to notify non-residence factors under section 221 FA 2004 in respect of separate registered pension schemes you should fill in a form for each one.

9.1 Notification of intention to rely on S221 FA 2004

You should tick box 9.1 if you are notifying an enhancement factor in respect of part of an active membership period relating to an arrangement under a registered pension scheme during which you were a relevant overseas individual. Refer to RPSM13200060 for further guidance on what is a relevant overseas individual.

If you tick box 9.1 please also tick one of the five boxes 10.1 to 10.5 either to state the type of arrangement of which you are a member or to show that you have different types of arrangements within the same scheme.

9.2 Notification of intention to rely on S224 FA 2004

You should tick box 9.2 if you are notifying an enhancement factor in respect of a transfer from an arrangement under a recognised overseas pension scheme to an arrangement under a UK registered pension scheme that was made after 5 April 2006.

If you tick box 9.2 please go straight to Part 7.

10.1 Money purchase cash balance arrangement

If you are a member of such an arrangement under a registered pension scheme you can notify a cash balance arrangement non-residence factor by completing Parts 3 and 4 of the form.

10.2 Other money purchase arrangement

If you are a member of such an arrangement under a registered pension scheme you can notify an 'other money purchase arrangement' non-residence factor by completing Parts 3 and 5 of the form.

10.3 Defined benefit arrangement

If you are a member of such an arrangement under a registered pension scheme you can notify a defined benefits arrangement non-residence factor by completing Parts 3 and 6 of the form.

10.4 Scheme with multiple arrangements

If you are a member of such a scheme and you can notify a non-residence factor in respect of all of the above three types of arrangement under the scheme please complete Parts 3, 4, 5 and 6 of the form. If you are making a notification in respect of two types of arrangement please complete Part 3 and whichever two of Parts 4, 5 and 6 that are relevant.

If you are a member of such a scheme and you are notifying a non-residence factor in respect of a hybrid arrangement under the scheme you should calculate your hybrid arrangement factor on the basis explained in the note below on box 8.5. You will need to include the resulting amount(s) in whichever of Part 4, 5 or 6 applies. You should read the guidance on how to do that.

10.5 Hybrid arrangement

Your hybrid arrangement enhancement factor will be the greater or greatest of:

- the cash balance arrangement non-residence factor

- the other money purchase arrangement non-residence factor, or
- the defined benefits arrangement non-residence factor.

If you are a member of a hybrid arrangement you should complete Part 3 and only that one of Parts 4, 5 and 6 of the form which would give you the highest amount. To work out which of those Parts is the one to complete you will need to compare the relevant amounts referred to in Parts 4, 5 and 6.

Part 3 – Period of overseas membership of a UK registered pension scheme

Please complete all of the boxes in this part if you are notifying HMRC of an intention to rely on Section 221 Finance Act 2004.

11 Scheme name

12 Scheme address

This should be the address of the Scheme Administrator. If you do not know it you should enter the address that you usually use to write to your scheme.

13 Period for which you were a relevant overseas individual throughout an active membership period

Please enter the appropriate dates for that part of an active membership period, relating to your arrangement throughout which you were a relevant overseas individual. The dates should be in the format dd/mm/yyyy (so 6 April 2006 would be 06/04/2006).

If you want to make a notification in respect of two or more such parts of an active membership period you should submit a separate form for each part.

You should also submit separate forms if a 'benefit crystallisation event' occurred whilst you were a relevant overseas individual and were still accruing benefits under an arrangement. One form should relate to the active membership period up to the date of that 'benefit crystallisation event' and the other form should relate to the following active membership period.

The date in the 'From' box must be the latest of the following dates:

- the date when you became a 'relevant overseas individual',
- the date when benefits first began to accrue to you or for you under the arrangement, or
- 6 April 2006.

The date in the 'To' box must be the earliest of the following dates:

- the date of the 'benefit crystallisation event',
- the date when you ceased to be a 'relevant overseas individual', or
- the date when benefits ceased to accrue to you or for you under the arrangement.

Part 4 – Money purchase cash balance arrangements

You should complete this part if your arrangement is a money purchase cash balance arrangement.

14 Closing value of the rights under the arrangement

Please insert the value of your Money Purchase Cash Balance rights under your arrangement as at the date that you have inserted in the 'To' box in 13. This is the amount that would have been available to provide benefits to you, or in respect of you, if you had become entitled to the immediate payment of the benefits at that date. When valuing those rights you must apply certain valuation assumptions.

15 Opening value of the rights under the arrangement

Please insert here the value of your money purchase cash balance rights under your arrangement as at the date that you have inserted in the 'From' box in 13. This is the amount that would have been available to provide benefits to you, or in respect of you, if you had become entitled to the immediate payment of the benefits at that date. When valuing those rights you must apply certain valuation assumptions.

HMRC will calculate your cash balance arrangement non-residence factor on the basis of the information that you have provided.

Part 5 – Other money purchase arrangements

You should complete this part if your arrangement is another money purchase arrangement.

16 Contributions made during the period

Please state the total of the contributions that you have made to your arrangement and of the contributions made on your behalf (for example, by your employer) during the period between the dates shown at 13 on the form.

HMRC will calculate your other money purchase arrangement non-residence factor on the basis of the information that you have provided.

Part 6 – Defined benefits arrangements

You should complete this part if your arrangement is a defined benefits arrangement.

17 Pension entitlement at the end of the period

Please enter here your pension entitlement under your arrangement as at the date that you have inserted in the 'To' box in 13. That is the annual rate of pension which would have been payable to you if you had become entitled to payment of it as at that date. When calculating your entitlement you must apply certain valuation assumptions.

18 Pension entitlement at the start of the period

Please enter here your pension entitlement under your arrangement as at the date that you have inserted in the 'From' box in 13. That is the annual rate of pension which would have been payable to you if you had become entitled to payment of it as at that date. When calculating your entitlement you must apply certain valuation assumptions.

19 Are you entitled to a separate lump sum?

You should only tick this box if you are entitled to a separate lump sum under your arrangement. A separate lump sum is a lump sum cash benefit that you are automatically entitled to. Do not tick the 'Yes' box if you are only entitled to a lump sum if you give up some of your prospective pension entitlement. Ask your Scheme Administrator if you are not sure.

20 Amount of lump sum at the end of the period

You should fill in this box only if you ticked 'Yes' in box 19. This is your separate lump sum entitlement under your arrangement as at the date that you have inserted in the 'To' box in 13. When calculating your entitlement you must apply certain valuation assumptions.

21 Amount of lump sum at the start of the period

You should fill in this box only if you ticked 'Yes' in box 19. This is your separate lump sum entitlement under your arrangement as at the date that you have inserted in the 'From' box in 13. When calculating your entitlement you must apply certain valuation assumptions.

We will calculate your defined benefits arrangement non-residence factor on the basis of the information you provide.

Part 7 – Transfer from Recognised Overseas Pension Scheme

You should complete all of the boxes in this part if you are notifying HMRC of an intention to rely on Section 224 FA 2004 for a recognised overseas scheme transfer factor.

Please note that if you want to make a notification of more than one enhancement factor – in respect of transfers from different recognised overseas schemes, transfers to different UK registered schemes, or transfers made on different dates, you must submit a separate form for each transfer.

However, if you have made transfers from more than one arrangement under a recognised overseas scheme to the same UK registered scheme at the same time, you can complete one form for the combined transfers. If you do that you should show the total figure for the transfers from those different arrangements in each of the boxes at 20 and 21.

22 Date of the current transfer

Enter the date on which the transfer from your arrangement under a recognised overseas pension scheme to your registered pension scheme in respect of which you are notifying an enhancement factor took place. The dates should be in the format dd/mm/yyyy (6 April 2006 would be 06/04/2006).

23 Total value transferred on that date

This is the total value transferred from your arrangement under a recognised overseas pension scheme on the date that you have inserted at box 22. It is the aggregate of the amount of any sums transferred and of the market value of any assets transferred.

24 Value of any non-cash assets included in the total transfer

This is the total value of any non-cash assets (for example property or shares) transferred as part of the transfer from your arrangement under a recognised overseas pension scheme to your registered pension scheme as at the date that you have inserted at box 22. Do not include any monetary amounts transferred by cheque or by electronic transmission.

25 Relevant relievable amount as at that date

Complete this box if you have a relevant relievable amount. You will have a relevant relievable amount if you were not a relevant overseas individual for part of your overseas arrangement active membership period. If you have two or more such parts of your overseas arrangement active membership period you will need to add together the amounts relating to those separate parts and record the total amount.

Please state your relevant relievable amount as at the date you have inserted in box 22.

How to calculate your relevant relievable amount

The relevant relievable amount is calculated in a number of different ways. The basis of calculation depends on the nature of your arrangement (or arrangements) under a recognised overseas pension scheme.

Cash balance arrangement

If your overseas arrangement is a cash balance arrangement you will need to read the guidance on how to calculate the 'cash balance relevant relievable amount'. Refer to RPSM13100190 for further guidance.

Other money purchase arrangement

If your overseas arrangement is an other money purchase arrangement you will need to read the guidance on how to calculate the 'other money purchase relevant relievable amount'. Refer to RPSM13100200 for further guidance.

Defined benefits arrangement

If your overseas arrangement is a defined benefits arrangement you will need to read the guidance on how to calculate the 'defined benefits relevant relievable amount'. Refer to RPSM13100210 for further guidance.

Scheme with multiple arrangements

This is a scheme that contains more than one of the types of arrangement referred to in the note on Part 25. There are separate entitlements to the different types of benefit from those arrangements. So a member could, for example, receive other money purchase benefits from one arrangement and defined benefits from another arrangement within the same scheme.

Please note that if your recognised overseas pension scheme is a scheme with multiple arrangements, you should calculate the relevant relievable amount for the type of arrangement from which the transfer was made. You should then insert this figure in the box at 25. However, if you have transferred from two or more types of arrangement under the same recognised overseas scheme to the same UK registered scheme at the same time, and are completing only one form in respect of the combined transfers, you should insert in the box at 23 the total of the figures calculated for each of those different arrangements.

Hybrid arrangement

If your recognised overseas pension scheme is a hybrid arrangement you will need to read the guidance on how to calculate the 'hybrid arrangement relevant relievable amount'. Refer to RPSM13100220 for further guidance.

26 Name of the transferring scheme

27 Address of the transferring scheme

This should be the address of the scheme manager. If you do not know it you should enter the address that you usually use to correspond with your scheme.

28 Name of the receiving scheme

29 Address of the receiving scheme

This should be the address of the Scheme Administrator. If you do not know it you should enter the address that you usually use to correspond with your scheme.

Declaration

You must sign and date the form and send it by post to:

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

If someone else, acting on your behalf, filled in this form you must still sign the form to confirm to HMRC that, to the best of your knowledge, it is correct and complete.

There are only a few exceptions to that requirement.

These are:

- If someone dies, their personal representative may complete the notification.

- For persons who are mentally incapable of dealing with the notification, it may be completed by the following authorised persons:
 - In England, Wales or Northern Ireland, by the person's attorney or receiver, or the person managing or administering their property and affairs.
 - In Scotland, by the person's guardian within the meaning of the Adults with Incapacity (Scotland) Act 2000.
 - In a country or territory outside the UK, by a person legally authorised to act on their behalf in that country or territory.
- For a person who is not physically capable of dealing with the notification, it may be completed on their behalf by a person having a power of attorney or non-UK equivalent in relation to the affairs of that person.

If you are signing for someone else please enter the capacity in which you are signing and also enter your name and address in the relevant boxes.

What happens next?

Once we have processed this information we will send you a certificate with a unique reference number giving details of your Enhanced Lifetime Allowance. We may make enquiries about the information you have provided and ask you to provide the records from which it was taken.

When your pension rights come into payment on or after 6 April 2006 you must provide your certificate details to the Scheme Administrator when you need international protection to eliminate or reduce a lifetime allowance charge.

How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as by other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so. For more information go to www.hmrc.gov.uk and look for *Data Protection Act* within the *Search* facility.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.hmrc.gov.uk/charter

We have a range of services for people with disabilities, including guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact us on any of our phone Helplines if you need these services.