



Requesting part of your payment free of tax

The person (or people) in receipt of a Purchased Life Annuity needs to complete this form so that the company or society paying the annuity (the provider) can work out any exempt capital element of the annuity and pay it to them tax free. Not all Purchased Life Annuities can have a tax-free capital amount. So if you are in any doubt, please contact the provider.

Who should fill in the form

The provider should fill in part A of this form and pass it to the person to whom the annuity is paid. The person (or people) to whom the annuity payments are payable must fill in parts B and C of this form, even if:
• someone else has purchased or part purchased the annuity, or
• it is payable for more than one life (or on someone else's life).

If the annuity is paid to more than one person, each person needs to fill in part B. This includes an annuity which is paid to both a husband and wife. Part B has room for up to two people. If the annuity is paid to more than two people, you will need to obtain additional copies of this form (or photocopy part B before you fill it in) and attach them to this one.

This form must then be sent back to the provider to complete part D. They will send a copy of the whole form to the person (or people) in receipt of the Purchased Life Annuity and a copy to us.

A About the annuity

This part must be completed by the provider paying the annuity. Please use capital letters.

Form section for provider details including: Name of the company or society, Life Office reference number, Address, Company or society's quotation number, Company or society's annuity number, and Postcode (or country if not in the UK).

Table with 3 columns: Full name, Gender (Male or female), Date of birth (DD MM YYYY). Title: Whose life or lives does the annuity depend on?

Form section for annuity details including: The gross amount of each instalment of the annuity, The date of the first annuity payment (DD MM YYYY), How often is each instalment of the annuity paid?, and If annuity not paid in UK Sterling, state currency used.

Before you complete parts B and C, please check that part A is correct

If anything is wrong, please contact the person that filled it in. If you are satisfied that the details are correct, fill in parts B and C. Then send the whole form back to the provider paying the annuity.

If two or more people fill in part B, only one person needs to fill in part C, including the declaration.

B About the person (or people) in receipt of the annuity

This part must be completed by the person (or people) to whom the annuity payments are payable. Please use capital letters.

National Insurance number

Please include your National Insurance number on the form, if you know it. If you are not sure what it is, you can usually find it on a letter from us, the Department for Work and Pensions or the Pension Service; a personal pension or annuity statement; a payslip, P60 *End of year certificate* or a P45 leaving employment certificate.

First person's details	Second person's details
Full name <input type="text"/> <input type="text"/>	Full name of second person in receipt of the annuity <input type="text"/> <input type="text"/>
Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
National Insurance number <i>If known</i> <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"/>	National Insurance number <i>If known</i> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Your tax reference number <i>If known</i> <input type="text"/>	Your tax reference number <i>If known</i> <input type="text"/>
Name and address of HM Revenue & Customs office dealing with your tax affairs (if known) <i>The office you send your tax return or tax repayment claim</i> <input type="text"/>	Name and address of HM Revenue & Customs office dealing with your tax affairs (if known) <i>The office you send your tax return or tax repayment claim</i> <input type="text"/>

C Why the annuity was bought

This part must be completed by one of the people named in part B. **Please answer all three questions.**

The provider needs to know why you bought the annuity. This information will help the provider decide whether the capital element can be paid tax free.

Wills and settlements Answer No to this question if: <ul style="list-style-type: none">• you have inherited a lump sum under a Will, or• you have received a gift of a lump sum from a settlement and you have decided to use it, or part of it, to buy this annuity. Answer Yes to this question if: <ul style="list-style-type: none">• the annuity had to be bought because of conditions in the Will, or• it was bought to replace an annuity that was due to be paid under the terms of a Will or settlement. Was the annuity, or part of it, bought because of the terms of a Will or settlement? Yes <input type="checkbox"/> No <input type="checkbox"/>
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Service in an office or employment

The rules of a registered pension scheme, including one provided by an employer, may allow a lump sum to be paid on retirement or death. They may also allow part of the pension due to be paid out as a lump sum leaving a smaller pension to be paid.

Answer No to this question if the annuity was purchased with money from one of the lump sums just explained.
Answer Yes to this question if an employer, or their pension scheme, bought the annuity and it was to give you a pension, or a reduced pension, under the rules of the registered pension scheme.

Was the annuity, or part of it, bought because of your or another person's service in an office or employment?

Yes No

Other registered pension schemes *This includes personal pensions, retirement annuity contracts, etc.*

Answer No to this question if:

- you chose to take a lump sum so that your pension or pension annuity is reduced and you used all, or part of, the lump sum to buy this annuity, or
- the money used to buy this annuity was paid because the person paying into the scheme has died and you used all, or part of, the money to buy this annuity.

Answer Yes to this question if:

- this is the annuity, or reduced annuity, that was bought under the rules of the scheme (or contract etc.) because of your membership of the scheme (or contract etc.), or
- this annuity was because of the death of someone in any other registered pension scheme, including for example, a personal pension scheme, and the purchase was made by that other scheme.

Was the annuity, or part of it, bought because it had to be, under the terms of a registered pension scheme?

Yes No

Declaration *To be completed by the person completing part C*

The questions in part C have been answered on behalf of the people named in part B. The details I have given are correct to the best of my knowledge and belief. On behalf of the people named in part B, I request that the provider paying the annuity work out the tax exempt capital element of the annuity.

Signature

Date DD MM YYYY

Send this form back to your provider

The provider will check that the information on this form is correct. They will then decide:

- whether your annuity qualifies for a tax free capital amount and, if so,
- what proportion or how much of your annuity payments is exempt from tax.

The provider will then fill in part D of this form and send it back to you to keep.

D About the annuity *This part must be completed by the provider paying the annuity*

Please answer all of the following questions. Use capital letters and if you need tell us a date, enter it in the format DD MM YYYY.

Date of the annuity contract

Cost of the annuity

 .

The gross annual annuity payable under this contract

 .

If the annuity is divided into a number of identical policies, please state how many policies there are

If the amount of the annuity will (or may) vary, explain why

If the annuity is payable for a guaranteed period even if the life or lives on which it depends have died, give the date the guarantee period ends

Will the final payment of the annuity, if it ends because of the death of the life on which it depends, be apportioned to the date of death? Yes No

If the annuity will end at a certain date, even if the life or lives assured is still alive, give the date of the last possible payment

Tick one box and give further details as requested

I have calculated the exempt capital element as the **proportion**
Give full details of the section and subsection of legislation used below

I have calculated the exempt capital element as the **sum of** •
Give full details of the section and subsection of legislation used below

This annuity is not eligible for the exempt capital element. Give full details of why below

<p>Name of the payer <i>If different to name given in part A</i></p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Name of person completing part D</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>Address <i>If different to name given in part A</i></p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>	<p>Position in organisation</p> <div style="border: 1px solid black; height: 25px; width: 100%;"></div>
<p>Postcode (or country if not in the UK)</p> <div style="border: 1px solid black; height: 25px; width: 100%;"></div>	<p>Signature</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
	<p>Date</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

<p>Date form returned to annuitant</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p>Other relevant notes or information</p>
<p>Date copy sent to HMRC</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Notes for the person (or people) in receipt of the annuity – Filing Tax Returns and claiming a tax repayment
 If you need to complete a Tax Return or make a claim for a tax repayment, you will need to show the net taxable amount. The net amount is the total amount of annuity payments you receive, less the tax free amount.
 If you have completed a Tax Return or claim for a tax repayment in the past and told us about an annuity, you may want to check the amount of the annuity you told us about. If the amount you told us was too high, because you did not know the exempt capital amount when you completed the return or claim, you may be able to claim a tax repayment. If this applies to you, please contact your HM Revenue and Customs office. If you do not know which office this is, you can find us in The Phone Book under ‘HM Revenue & Customs’. Or go to our website www.hmrc.gov.uk and select *Contact us*.