

B Declaration

To be completed if you contributed to the premiums of your former employer's insurance policy.

Declaration

You may be prosecuted for making false statements

I declare that I contributed to the premiums of my former employer's insurance policy. I will contact my HM Revenue and Customs office and will give them details of my contributions to my former employer's premiums. Please pay the benefits without deduction of tax.

Signature of person receiving the benefits

Date DD MM YYYY

C Declaration

To be completed if:

- you are a resident of the UK
- you are unlikely to pay Income Tax this year

The notes below will help you decide this

Declaration

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Please pay the benefits without deducting tax

- I am a resident of the UK
- I am unlikely to have to pay Income Tax this year
- I will inform my HM Revenue and Customs office if my income increases and I become liable to tax

Signature

Date DD MM YYYY

Please send the completed form to the society or company paying your benefits

Notes

Benefits - does tax have to be taken off?

For any tax year this depends on:

- the income you think you will have
- your tax allowances, which give you a tax-free amount

Income

The most common types of income are:

- wages
- pensions
- dividends
- state benefits
- interest on savings

Your income includes the maximum annual amount of the insurance benefits payable.

You must include the full annual amount of the insurance benefits, even if you will only receive the benefits for part of the tax year.

Allowances

You will not have to have tax deducted from your benefits payments if you expect that all of your income, before any tax is taken off, will not add up to more than your personal allowance. Details of the current allowances can be found at www.gov.uk/income-tax-rates

Your Personal Allowance may be higher if you are entitled to:

- Blind Person's Allowance
- Marriage Allowance

If you or your partner were born before 6 April 1935, go to www.gov.uk/married-couples-allowance for more information.

If your income goes up - you must check again to see if you are likely to have to pay tax. If you are, you must tell your HM Revenue and Customs office straight away.

Useful guidance

The Insurance Policyholder Taxation Manual contains guidance on permanent health and similar insurance policies. You can find this manual on our website at www.gov.uk