

**Pension Schemes Services**  
FitzRoy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

Mr H G Rajan  
10 Lowick Road  
Harrow  
Middlesex  
HA1 1UW

**Tel** 0845 600 2622  
*Monday to Friday 9.00 to 17.00*

**Fax** 0115 974 1480

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**Date** 13 April 2012  
**Our Ref** APSS 227 Misc  
**Your Ref**

Dear Sir

**Fixed Protection For Mr Hasnen Gulamali Rajan**

Thank you for your recently submitted APSS 227.

I cannot process the form for the following reason:

- ☐ You have not given the required information. I have indicated on the form where the information is missing.
- ☐ You have answered yes to point 7. Fixed Protection cannot be awarded as you already have Primary Protection from the Lifetime Allowance.
- ☐ You have told us you have enhanced protection but not confirmed that you will give it up before 6 April 2012. To do this you must tick the box at question 9.
- ☒ You have failed to complete the declaration for fixed protection.
- ☐ The signature on the APSS 227 is a photocopy. An original Signature is required on the form.
- ☐ Incorrect information supplied at marked section.

Please either amend the form or complete another one. If you amend the form, you must add your initials and the date of the amendment next to the change. If you decide to send us a new form, please make sure you attach the original form and return both to us. Please return the form(s) to us *within 28 days* of the date of this letter.

This letter may not cover every error or omission on the form, please check that the rest of the form is accurate and complete, before you return it to us.

Yours faithfully 

Service Delivery

Information is available in large print, audio tape and Braille formats.  
Text Relay service prefix number – 18001

Encs

To help us improve customer service, please quote our reference number and provide a daytime telephone number in any correspondence.



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](http://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](http://www.hmrc.gov.uk/charter) and have a look at *Your Charter*.

## Your details

<p><b>1 Full name</b></p> <p>Title - enter MR, MRS, MISS, MS or other title</p> <p>MIR.</p> <p>First name and any middle name(s)</p> <p>HASNEN GULAMALI.</p> <p>Surname</p> <p>RAJAN</p>	<p><b>4 Date of birth DD MM YYYY</b></p> <p>07 09 1949</p>
<p><b>2 National Insurance number</b></p> <p>Y2 32 31 41 B</p>	<p><b>5 Address including non-UK addresses</b></p> <p>10 LOWICK ROAD</p> <p>HARROW</p> <p>MIDDLESEX</p> <p>Postcode HA1 1UW</p> <p>Country UNITED KINGDOM</p>
<p><b>3 Unique Taxpayer Reference if known</b></p> <p></p>	<p><b>6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012?</b></p> <p>No <input checked="" type="checkbox"/> Yes <input type="checkbox"/></p>

## Primary protection

**7 Do you have primary protection from the lifetime allowance?**

No ☒

Yes ☐ 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 ☒ If No, go to Declaration

Yes ☐ If Yes, go to box 9

*To benefit from fixed protection you must not hold enhanced protection on or after 6 April 2012 - see notes*



## 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

*W. K. [Signature]*

Date DD MM YYYY

27 03 2012

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

Your name

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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& Customs**

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**Date** 13 April 2012  
**Our Ref** APSS 227 Misc  
**Your Ref**

Dear Sir

**Fixed Protection For Mr Hussein Gulamali Rajan I**

Thank you for your recently submitted APSS 227.

I cannot process the form for the following reason:

- ☐ You have not given the required information. I have indicated on the form where the information is missing.
- ☐ You have answered yes to point 7. Fixed Protection cannot be awarded as you already have Primary Protection from the Lifetime Allowance.
- ☐ You have told us you have enhanced protection but not confirmed that you will give it up before 6 April 2012. To do this you must tick the box at question 9.
- ☒ You have failed to complete the declaration for fixed protection.
- ☐ The signature on the APSS 227 is a photocopy. An original Signature is required on the form.
- ☐ Incorrect information supplied at marked section.

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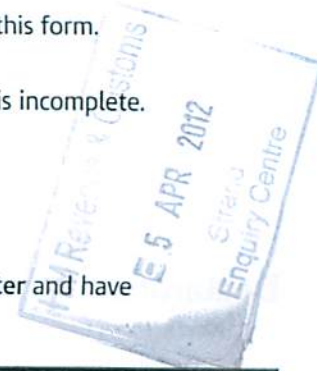
Please read APSS227 Notes *Protection of your lifetime allowance - fixed protection* to help you fill in this form. For a copy of these notes go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and under *Quick links* select *Forms*.

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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](http://www.hmrc.gov.uk/charter) and have a look at *Your Charter*.



## Your details

<b>1 Full name</b> Title - enter MR, MRS, MISS, MS or other title <input type="text" value="MR"/> First name and any middle name(s) <input type="text" value="HUSSEIN GULAMALI"/> Surname <input type="text" value="RAJAN"/>	<b>4 Date of birth DD MM YYYY</b> <input type="text" value="08"/> <input type="text" value="09"/> <input type="text" value="19"/> <input type="text" value="56"/> <b>5 Address including non-UK addresses</b> <input type="text" value="49 LOWICK ROAD"/> <input type="text" value="HARROW"/> <input type="text" value="MIDDLESEX"/> Postcode <input type="text" value="HA1 1UP"/> Country <input type="text" value="UNITED KINGDOM"/>
<b>2 National Insurance number</b> <input type="text" value="WB"/> <input type="text" value="23"/> <input type="text" value="20"/> <input type="text" value="60"/> <input type="text" value="D"/> <b>3 Unique Taxpayer Reference if known</b> <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"/>	<b>6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012?</b> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/>

## Primary protection

<b>7 Do you have primary protection from the lifetime allowance?</b> 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
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## Enhanced protection

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



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:

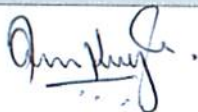


to the best of my knowledge and belief the information given on this application is correct and complete. I will notify HM Revenue & Customs (HMRC) if any information in the application or in connection with the application becomes incorrect and



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Signature



Date DD MM YYYY

27 03 2012

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

Your name

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.

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[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**Date** 13 April 2012  
**Our Ref** APSS 227 Misc  
**Your Ref**

Dear Sir

**Fixed Protection For Mr Mustapha Gulamalii**

Thank you for your recently submitted APSS 227.

I cannot process the form for the following reason:

- ☐ You have not given the required information. I have indicated on the form where the information is missing.
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## Your details

<p><b>1 Full name</b></p> <p>Title - enter MR, MRS, MISS, MS or other title</p> <p>MR.</p> <p>First name and any middle name(s)</p> <p>MUSTAPHA GULAMALI</p> <p>Surname</p> <p>RAJAN.</p>	<p><b>4 Date of birth DD MM YYYY</b></p> <p>05 09 1947</p>
<p><b>2 National Insurance number</b></p> <p>YR 27 80 16 A</p>	<p><b>5 Address including non-UK addresses</b></p> <p>24 BETHELAR ROAD</p> <p>HARROW</p> <p>MIDDLESEX</p> <p>Postcode HA1 1PP 1SE</p> <p>Country UNITED KINGDOM.</p>
<p><b>3 Unique Taxpayer Reference if known</b></p> <p></p>	<p><b>6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012?</b></p> <p>No <input checked="" type="checkbox"/> Yes <input type="checkbox"/></p>

## Primary protection

**7 Do you have primary protection from the lifetime allowance?**

No ☒

Yes ☐ 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 ☒ If No, go to Declaration

Yes ☐ If Yes, go to box 9

*To benefit from fixed protection you must not hold enhanced protection on or after 6 April 2012 - see notes*



## 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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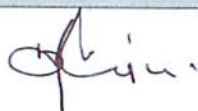


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Date DD MM YYYY

27 03 2012

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Your name

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### **i** Loss of fixed protection under auto-enrolment

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