

Pension Schemes Services
FitzRoy House
Castle Meadow Road

Nottingham NG2 1BD

Mr H G Rajan 49 Lowick Road Harrow Middlesex HA1 1UP

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

Fax 0115 974 1480

www.hmrc.gov.uk

Date

25 May 2012 APSS227 Misc

Our Ref Your Ref

Dear Mr Rajan

Thank you for your application for fixed protection received on 14/05/2012

Unfortunately as this was received by HMRC after the 5th April deadline I am unable to accept your application.

If you feel that you sent your application to us in enough time for it to have arrived before the deadline and you have proof of postage, please send this to us together with your form and we will reconsider your application.

Yours sincerely

Service Delivery

Encs

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

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





Application for protection of your lifetime allowance – fixed protection

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	
Title - enter MR, MRS, MISS, MS or other title Mr First name and any middle name(s) Hussein Gulamali Surname Rajan	Date of birth DD MM YYYY 0 8 0 9 1 9 5 6 5 Address including non-UK addresses 49 Lowick Road Harrow Middlesex
2 National Insurance number WB 2 3 2 0 6 0 D 3 Unique Taxpayer Reference if known	Postcode HA1 1UP Country United Kingdom 6 Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012? No X Yes
Primary protection	RECEIVED CLEAR BY
7 Do you have primary protection from the lifetime allowand No X Yes If Yes, you cannot benefit from fixed protection	1 4 05 2012 0 1 06 2012
Enhanced protection	
8 Do you have enhanced protection from the lifetime alloward No X If No, go to Declaration Yes If Yes, go to box 9 To benefit from fixed protection you must not form	nnce? nold 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 X

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: X 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 X 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 Date DD MM YYYY 0 5 2012 If you have signed on behalf of someone else, enter the capacity. See notes Your name Your address

1 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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Title	e - enter MR, MRS, MISS, MS or other title	07091949	
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Firs	t name and any middle name(s)	5 Address including non-UK addresses	
F	Hasnain Gulamali	10 Lowick Road	
		Harrow	
Suri	name	Middlesex	
	Rajan	Postcode HA1 1UW	
	tional Insurance number	Country United Kingdom	
Y Uni	Que Taxpayer Reference if known	Do you plan to take any of your pension benefits between 6 April 2012 and 31 July 2012? No X Yes	
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Full name Title - enter MR, MRS, MISS, MS or other title	4 Date of birth DD MM YYYY 0 5 0 9 1 9 4 7
Mr	5 Address including non-UK addresses
First name and any middle name(s)	24 Bethecar Road
Mustapha Gulamali	Harrow
	Middlesex
Surname	Postcode HA1 1SE
Rajan	Country United Kingdom
3 Unique Taxpayer Reference if known	between 6 April 2012 and 31 July 2012? No X Yes
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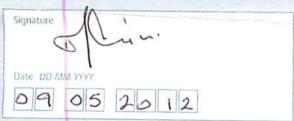
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If you have signed on behalf of someone else, enter the capacity. See notes

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Your name	
Your address	

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