

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

**Date** 25 May 2012  
**Our Ref** APSS227 Misc  
**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 5<sup>th</sup> 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



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

<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="0"/> <input type="text" value="8"/> <input type="text" value="0"/> <input type="text" value="9"/> <input type="text" value="1"/> <input type="text" value="9"/> <input type="text" value="5"/> <input type="text" value="6"/>
<b>2 National Insurance number</b> <input type="text" value="W"/> <input type="text" value="B"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="6"/> <input type="text" value="0"/> <input type="text" value="D"/>	<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>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	<b>RECEIVED CLEAR BY</b> 14 05 2012 01 06 2012
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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



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

09 05 2012

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

Your name

Your address

### **i** 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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& Customs**

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*D. Satter*

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## Your details

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<b>2 National Insurance number</b> <input type="text" value="Y"/> <input type="text" value="Z"/> <input type="text" value="3"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="1"/> <input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="B"/>	<b>5 Address including non-UK addresses</b> <input type="text" value="10 Lowick Road"/> <input type="text" value="Harrow"/> <input type="text" value="Middlesex"/> Postcode <input type="text" value="HA1 1UW"/> Country <input type="text" value="United Kingdom"/>
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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 ☒

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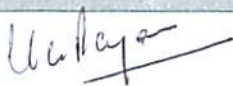


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<b>2 National Insurance number</b> <input type="text" value="Y"/> <input type="text" value="R"/> <input type="text" value="2"/> <input type="text" value="7"/> <input type="text" value="8"/> <input type="text" value="0"/> <input type="text" value="1"/> <input type="text" value="6"/> <input type="text" value="A"/>	<b>5 Address including non-UK addresses</b> <input type="text" value="24 Bethcar Road"/> <input type="text" value="Harrow"/> <input type="text" value="Middlesex"/> Postcode <input type="text" value="HA1 1SE"/> Country <input type="text" value="United Kingdom"/>
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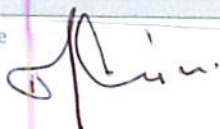
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