**Mr/Mrs Your Name**

**Your Street Address**

**Your Town**

**Your County**

**Your Postcode**

**Your telephone number**

Pay as You Earn and Self-Assessment

HM Revenue and Customs

BX9 1AS

Date: **XX/XX/XXXX**

Dear Sir/Madam

I hereby claim higher-rate tax relief in respect of contributions made to self-invested personal pension (SIPP) plans.

Please find the information required listed below:

Claim for year 6 April 20**22** to 5 April 20**23** **(refit to relevant tax year)**

NI Number: **Your NI number**

Net annual personal pension contributions: **£X 1**

Gross annual personal pension contributions: **£X 2**

Please also find enclosed statements from my SIPP provider **XX (put the name of your provider here e.g. Vanguard and include the statements in the letter)**.

Basic rate income tax relief has been applied via the SIPP provider. By my calculations, higher rate tax relief of **£X 3** is due.

Please could I request that this tax relief is forwarded to me at the address above in the form of a cheque rather than via amendment of my tax code for **20XX-XX** tax year. **4**

Thank you.

Yours faithfully,

**Mr/Mrs Your Name**

**Date: XX/XX/XXXX**

## Notes for completing the letter

1. **Net annual pension contributions: £X** (**the amount of money you put into the SIPP in personal contributions in that tax year e.g. £1,200)**
2. **Gross annual pension contributions: £X (net annual personal pension contributions divided by 0.6 e.g. if net annual personal pension contributions are £1,200 the gross amount is 1,200/0.6 = £2,000)**

**(only include personal SIPP contributions, not any taken via PAYE or put in from a ltd company etc.)**

1. **Higher rate tax relief: (The additional 20% tax relief you are requesting will be the same as the 20% claimed by the platform on your behalf which you be able to see on your statements.

If you can’t see this figure on your statements you can calculate it as (gross contributions minus net contributions) divided by 2

This is because you make contributions to a SIPP with money you have already paid tax on (the net number) and then your provider claims the lower rate tax back for you (half the difference net and gross. So you just need the other half!**

**In the example above the sum is (2,000 minus 1,200)/2 = 400))**

1. **(If you don’t include this bit they will amend your tax code for the following year instead, on the assumption that you will make the same contribution the following year and you will get your refund via an increase in your personal tax-free amount. If this is not an issue for you, feel free to omit. I like the flexibility of choosing each year how much to contribute and this has varied wildly, so it’s easier to account for separately each year if they just issue a refund.)**