

## SSAS Carry Forward Contribution Declaration

### 1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your express consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk) or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact the SSAS Team on 0117 332 4051 or [ssas.admin@curtisbanks.co.uk](mailto:ssas.admin@curtisbanks.co.uk).

### 2 Client details

Name of SSAS

Member Name

Employer Name

Total contribution

£

Employer

Personal (Gross)

There is an Annual Allowance for pension inputs of £60,000 during the current tax year. Further information in respect of carry forward is set out in our Contributions guidance notes which can be found on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).

Under the current regulations, it is possible to carry forward any unused Annual Allowance for up to 3 years and pay it as a contribution in a later year. Thus, for the tax year 2023/24, any unused Annual Allowance for 2020/21, 2021/22 & 2022/23 could potentially be carried forward and paid as a pension contribution.

When paying a carried forward pension contribution into your SSAS, you will need to confirm the total amount of Annual Allowance which you have already used up for previous tax years across all of your pension arrangements. We will rely upon this declaration of the amount of any unused Annual Allowance which is still available. If you are unsure as to how much Annual Allowance you have available then you should contact your adviser in the first instance.

### 3 Declaration

To be signed on behalf of the Employer or by the person who is making the contribution.

Curtis Banks Ltd will rely upon the contents of this Declaration for HMRC reporting purposes and we recommend that you read this form in conjunction with our company's Contributions guidance notes. Please also note that Curtis Banks Ltd is not able to provide you with advice and we recommend therefore that the Member Trustee(s) contact their qualified adviser for tax and/or independent financial advice.

- I/we confirm that the amount of Annual Allowance which has already been used by the above Scheme Member in respect of all of their pension arrangements is as follows:

Tax year 2020/21	£
Tax year 2021/22	£
Tax year 2022/23	£
Tax year 2023/24	£

NB: If a carried forward allowance has already been used in any of the above years then please provide full details.

- I/we understand that, in the event of the Scheme Member having insufficient unused Annual Allowance to support the specified pension contribution during the current year, HMRC may withhold part or all of the tax relief in respect of the employer's contribution, or, in the case of a net personal contribution paid via Relief at Source ('RAS')\*, HMRC may also determine that no tax relief will be available on the excess amount above the Annual Allowance.
- I/we confirm that we have read and understood the Curtis Banks guidance notes on Contributions.

Name

Signed

Date

Name

Signed

Date

Two directors/officers of the sponsoring employer which is making the contribution will need to sign the declaration and, in the case of either a gross or net personal contribution, the scheme member will need to complete and sign this form.

When fully completed and signed this form should be returned to the address detailed at the top of this form.

Curtis Banks Limited,  
3 Temple Quay,  
Bristol, BS1 6DZ

T 0117 910 7910  
F 0117 929 2514  
curtisbanks.co.uk

**Call charges will vary. We may record and monitor calls.**

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Curtis Banks Limited is a company registered in England & Wales (registered number 06758825) and is authorised and regulated by the Financial Conduct Authority (number 492502) with its registered address at 3 Temple Quay, Bristol BS1 6DZ. CF DEC 0623 June 2023

