



THE CURTIS BANKS SSAS

Member Form

June 2023



This is a legally binding document.

Together with:

- SSAS Trust Deed and Rules
- SSAS Schedule of Fees
- SSAS Key Features
- SSAS Terms and Conditions
- SSAS Application Form
- **SSAS Member Form**

It sets out the terms of your contract
with Curtis Banks

In order to better understand the Curtis Banks SSAS,
you should also carefully consider our:

- Schedule of Allowable Investments
- Privacy Information Notice
- Property Guidance Notes
- Loan Guidance Notes

Each member of the SSAS should complete their own Member Form.

If the Curtis Banks SSAS is a takeover of an existing SSAS, all members of the existing SSAS should complete one of these forms, including those who have left employment and those members who are in receipt of a pension from the SSAS.

Contents

Section	Page
1 Accessing our services	3
2 Personal details	3
3 Transfer details	5
4 Beneficiaries on death	8
5 Member declaration	11

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 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.

2 Personal details

Please complete all the items in this section

2.1 Scheme Member's details

Title Mr/Mrs/Miss/Ms/Other

Male

Female

Forename

Surname

Any other name you have been, or are, known by

Permanent residential address

Year **Month**
Date moved to this address

Home
Telephone numbers

Work

Mobile

Work **Personal**

Email addresses

Please enter, in the boxes below, your National Insurance number, which is essential for this application to proceed.

National Insurance number

Unique Taxpayer Reference

Date of birth

Day/Month/Year

Nationality

Are you married or in a registered civil partnership?

Yes

No

Please enter, in the box below, an age from 55 to indicate when you intend to start taking benefits.

This does not affect your right to begin taking benefits at any age permitted. If this field is left blank we will assume you intend to start taking benefits at age 75.

2.1 Scheme Member's details (continued)

Expected retirement age

Are you currently, or likely to be in the future, involved in divorce proceedings, bankruptcy proceedings, or making arrangements with your creditors?
(If you answer yes, please provide further information below)

Yes No

Are you considered to be a politically exposed person?
(If you answer yes, please provide further information below)

Yes No

Additional information

2.2 Identity verification

Your SSAS application cannot proceed until all documents have been received.

Please supply copies of one item under each of the following headings to verify your identity and residential address:

Identity

- Current full passport
- National Identity card
- Current full UK driving licence
- HM Revenue & Customs tax notification
- Firearms certificate
- State pension or benefits book/letter

Address

- Bank/building society, credit union statement or passbook
- Council tax bill
- Utility bill (not mobile phone)
- Mortgage statement
- Current full UK driving licence (not if used to confirm identity)
- HMRC tax notification (not if used to confirm identity)

Copy documents should be certified by an appropriate person (e.g. doctor, lawyer or other professional person) and statements, bills etc must be less than 3 months old (or 12 months for a mortgage or a tax bill).

Please also note that Barclays Bank PLC require the following specific wording to be used within your certified ID documents (in conjunction with the completed Barclays Mandate and self-certification forms) before they will be able to proceed with the opening of the servicing current account for the SSAS;

"I confirm I have met the individual face to face, the photograph is a true likeness of the individual and that this is a true copy of the document".

2.3 Status and Eligibility

Scheme Member status

Please indicate your status by ticking one or more of the boxes below:

- 1 **Employed** by a sponsoring company which is attached to the SSAS (with relevant UK earnings if contributions are intended). If this applies, please give your employer's details below:

Employer's name

Company number

Employer's address

- 2 Receiving a pension chargeable to tax

- 3 Self-employed (In receipt of profits or gains which are chargeable to tax under Schedule D)
If trading under a different name please write it in the box below.

2.3 Status and Eligibility (continued)

- 4 Caring for one or more children under the age of 16 years
- 5 Caring for a person aged 16 years or over
- 6 In full time education
- 7 Unemployed
- 8 Beneficiary
- 9 Other If you have ticked this box, please give details below.

Protection

Please indicate if any of the following apply in respect of your benefits before April 2006 (A-Day):

- 1 Primary, Enhanced or Individual Protection on your fund
If yes, then please send us a copy of your protection certificate.
- 2 An enhanced lifetime allowance resulting from divorce
- 3 Protected tax free cash in excess of 25% of your fund

Please indicate if any of the following apply:

- 4 Fixed Protection

Please confirm if you have included a copy of the protection certificate issued by HMRC?

Yes No

Or alternatively please provide your online reference number

3 Transfer details

If you are not transferring funds into your SSAS from other pension plans, please go to section 4.

Please complete this section if you are transferring funds from other pension arrangements into the SSAS, please refer to our Transfer Guidance Notes which are available through our website www.curtisbanks.co.uk. **You do not need to complete this section in respect of any existing SSAS which the Curtis Banks SSAS is taking over.**

If you are transferring from more than two other plans, please complete further copies of pages 5-7 and attach to your application.

3.1 Scheme details

Type of scheme being transferred; for example, a PP or EPP

Name of provider/scheme

Is the plan a defined benefits scheme or a scheme with safeguarded benefits, or other guarantees or promises? Yes No

If you have ticked “yes”, please confirm that a suitably authorised financial adviser recommended that you transfer the pension Yes No

Please complete a “Transfer of Benefits - Safeguarded Benefits” form and return with this application.

Address

Contact name/number

Policy/account number
(if applicable)

HM Revenue & Customs
reference number

Transfer value (or estimate)

£

3.2 Scheme details (continued)

Is this the full value of the plan?

Yes

No

Are any benefits already in drawdown under the plan?

Full

Partial

No

***If yes, please provide your P45 once supplied by your existing scheme. To arrange payment of income from your plan after transfer, please complete and return an Income Request Form, which can be found on our website.**

Is this an in-specie transfer? (i.e. does that transfer consist of assets other than cash?)

Yes

No

If yes, please list the types of assets and their values*

***If transferring an investment portfolio - please also provide an asset list from the investment manager. For all other assets - please provide a breakdown of the funds from the provider. Without the above items, the in-specie transfer cannot proceed.**

We will contact the existing provider(s) to arrange the in-specie transfer of the assets listed.

To make a transfer into your scheme, you should contact the other pension arrangement and request a transfer and ask for their form for this. Part of the form may need to be completed by ourselves, and you should forward it on to us at our address at the back of this application form.

If the other pension arrangement does not have any transfer forms, please contact us and we will issue our own transfer form.

If the other pension arrangement is a member of the Origo "Options Transfer" service, transfer forms will not be needed as the transfer will be processed electronically. Your professional adviser will be able to tell you if this applies.

3.2 Scheme details

Type of scheme being transferred; for example, a PP or EPP

Name of provider/scheme

Is the plan a defined benefits scheme or a scheme with safeguarded benefits, or other guarantees or promises?

Yes

No

If you have ticked "yes" to any question, please confirm that a suitably authorised financial adviser recommended that you transfer the pension.

Yes

No

Please complete a "Transfer of Benefits - Safeguarded Benefits" form and return with this application.

Address

3.2 Scheme details (continued)

Contact name/number

Policy/account number
(if applicable)

HM Revenue & Customs
reference number

Transfer value (or estimate)

£

Is this the full value of the plan?

Yes

No

Are any benefits already in drawdown under the plan?

Full*

Partial*

No

*If yes, please provide your P45 once supplied by your existing scheme. To arrange payment of income from your plan after transfer, please complete and return an Income Request Form, which can be found on our website.

Is this an in-specie transfer? (i.e. does that transfer consist of assets other than cash?)

Yes

No

If yes, please list the types of assets
and their values*

*If transferring an investment portfolio - please also provide an asset list from the investment manager.
For all other assets - please provide a breakdown of the funds from the provider.
Without the above items, the in-specie transfer cannot proceed.

We will contact the existing provider(s) to arrange the in-specie transfer of the assets listed.

To make a transfer into your scheme, you should contact the other pension arrangement and request a transfer and ask for their form for this. Part of the form may need to be completed by ourselves, and you should forward it on to us at our address at the back of this application form.

If the other pension arrangement does not have any transfer forms, please contact us and we will issue our own transfer form.

If the other pension arrangement is a member of the Origo "Options Transfer" service, transfer forms will not be needed as the transfer will be processed electronically. Your professional adviser will be able to tell you if this applies.

4 Beneficiaries on death

Benefits on death can be paid to a wide range of beneficiaries, including relatives, dependants, a trust, beneficiaries under your Will and anyone specifically nominated by you. The beneficiaries are determined by the Trustees of the Scheme, taking account of all the information available on your death.

This form allows the eligible range of beneficiaries to be as wide as possible, and for you to nominate any specific persons who you would like benefits to be paid to on your death. It overrides any previous nomination you may have made. The Trustees will be guided by your nomination in determining the actual beneficiaries, but it is not binding on them.

Benefits on death are either a lump sum or income payments. For more details of the benefits payable, please refer to the notes on page 10 or our Benefits Guidance notes, which are available on our website.

4.1 Details of beneficiaries

The percentages in section 4.1 should add up to 100%.

4.1.1 Individuals

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

4.1.2 Trust

Name of trust

Name of trustees

Address where trust is held

Copy of the trust deed provided?

Yes

No

Percentage payable to beneficiary

%

4.1.3 Charity

Name of Charity

Address of Charity

Percentage payable to beneficiary

%

Total of all percentages in section 4.1

100 %

4.2 Alternative beneficiaries

Please only complete this section if you wish to name alternative beneficiaries where all of the beneficiaries you name in section 4.1 either:

- die before you; or
- do not wish to receive benefits from your plan (for example, for tax planning purposes).

The percentages in section 4.2 should add up to 100%.

4.2.1 Individuals

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

4.2.1 Individuals (continued)

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

4.2.2 Trust

Name of trust

Name of trustees

Percentage payable to beneficiary

%

4.2.3 Charity

Name of Charity

Address

Percentage payable to beneficiary

%

Total of all percentages in section 4.2

100%

Notes

- You can nominate any person or organisation to receive benefits - they do not need to be relatives. You can change your nomination at any time by completing a further Expression of Wish form.
- If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be paid from the Scheme into a trust for their benefit. You should discuss the setting up of a trust with your solicitor and enter the details of the trust above.

How this form works

Death benefits can be paid in the form of either a lump sum or drawdown income. Lump sums can be paid to a wide range of beneficiaries, including relatives, dependants, a trust, beneficiaries under a Will and anyone nominated by you. The range of beneficiaries is narrower for drawdown income, unless they have been nominated. For example, an adult child could automatically qualify for a lump sum, but could only receive income if nominated by you.

It is therefore important to ensure that the widest range of persons is nominated for the ability to receive income, so that restrictions do not apply in practice on your death.

Example:

John nominates his wife as his beneficiary on death. They later divorce and become financially independent. John then dies and his only real beneficiaries are his two adult children. Lump sum benefits can be paid to them, but they would not be able to receive an income as they have not been nominated by John.

To overcome this, the declaration in this form achieves two purposes:

- It nominates specific beneficiaries, as set out in the tables above, as the persons who you would like benefits to be paid to;
- It also nominates, for the purposes of eligibility for a drawdown income, any person who is eligible to receive a lump sum.

By this means, drawdown income can be paid to the same range of persons as a lump sum can be paid to, thereby avoiding the risk that drawdown income cannot be paid to someone because they have not been nominated.

5 Member declaration

Important please read:

This declaration should be signed by the person applying for membership of a Curtis Banks SSAS. References to "I" and "you" below are references to the person signing this declaration.

Your attention is drawn to the Curtis Banks SSAS Key Features Document, Terms & Conditions, Schedule of Fees and Privacy Information Notice, upon which we intend to rely. For your own benefit and protection you should read these documents carefully before signing the declaration below.

You should read this declaration carefully before signing it. Curtis Banks Limited will rely on your declaration as part of your contract with us. If you do not understand any part of it, please ask us for further guidance.

Membership

- I apply for membership of the Curtis Banks SSAS and agree to be bound by the Rules and the Terms and Conditions of the SSAS in force from time to time. I request that the benefits arising from membership be provided for me under the SSAS.
- I agree to my appointment as a trustee of the SSAS and confirm that I will act with my co-trustees in that capacity in accordance with the Rules.
- I confirm that I have received, and been given the opportunity to read and understand the SSAS Application form, the Scheme Rules, Terms and Conditions, Key Features Document, SSAS Fee schedule, Privacy Information Notice and Schedule of Allowable Investments.
- I declare that to the best of my knowledge and belief all statements made in this Application Form (including the contents of this declaration) as at the date of completion (whether in my handwriting or not) are correct and complete.
- I agree and consent to Curtis Banks Limited carrying out checks to confirm my identity, residence and source of wealth and I agree to supply all requested information deemed necessary for the purpose of these checks.
- I understand that Curtis Banks Limited will correspond with any Adviser (including employees of the Adviser) identified in the Adviser Section of this application rather than me directly unless I give written instructions to the contrary.
- I consent to my personal data being processed by Curtis Banks Limited in accordance with the Terms and Conditions and current data protection legislation. I consent to personal data being disclosed to any Introducer / Adviser identified in this form either orally, in writing or via online login to the Curtis Banks website.
- I will inform Curtis Banks Limited in writing within 30 days if:
 - There is a change in my permanent residential address;
 - There is a change in my employment status or in my employer;
 - I cease to be UK resident or I become UK resident again;
 - I cease to have UK relevant earnings;
 - I contribute more than 100% of my earnings to all my pension arrangements in a tax year;
 - Any other event occurs, as a result of which I am no longer entitled to tax relief on pension contributions; or
 - I lose my right to enhanced or fixed protection.
- I authorise any other pension arrangement of which I am or have been a member to supply to Curtis Banks Limited any information they may reasonably require in connection with the administration of my SSAS.

Investments

- I authorise Curtis Banks Limited to accept investment instructions from any adviser identified in part 1 of the Curtis Banks SSAS Application Form until such time as I give written instructions to the contrary.
- I confirm that I will rely on my own decisions or advice received from my advisers when making investment transactions and I am solely responsible for the outcome of those transactions. I acknowledge that Curtis Banks Limited and Colston Trustees Limited do not give any advice in relation to the SSAS and its investments.

Contributions

- I understand that there is no entitlement under the SSAS to Unauthorised Payments (as defined in the Finance Act 2004). I will not knowingly carry out any action which could lead to Unauthorised Payments.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the Money Purchase Annual Allowance (MPAA) before accepting contributions and applying for tax relief on personal contributions subject to relief at source being completed beforehand.
- If I am already subject to the Money Purchase Annual Allowance (MPAA), I hereby confirm that the date the MPAA first applied to me is as follows:

Death Benefits

- I would like benefits on my death to be paid out in accordance with Section 4 of this Member Form and understand that my nomination is not binding on the Trustees.
- I nominate the persons named in Section 4 of this Member Form to receive benefits on my death. In addition, to allow the Scheme to pay drawdown income to a wide range of beneficiaries as possible, I nominate for the purposes of the relevant tax legislation any individual who is eligible to receive a lump sum on my death, so that the Scheme is able to offer drawdown to any such person as an alternative.

Transfers

- Where funds from other pension arrangements are to be transferred to the SSAS, I consent to the payment of the transfers.
- Declarations to the current provider of the transferring scheme(s)
 - I authorise and instruct you to transfer sums and assets from the plan(s) as listed in Section 3 of this Member Form directly to Curtis Banks and to provide any instructions and/or discharge required by any relevant third party to do so;
 - Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan;
 - I authorise Curtis Banks, the current provider and any financial intermediary named in this application to obtain from each other, and release to each other, any additional information that may be required to enable the transfer of sums and assets to Curtis Banks;
 - I authorise Curtis Banks, the current provider and any employer paying contributions to any of the plan(s) as listed in Section 3 of this Member Form to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Curtis Banks;
 - Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider;
 - Where the payment(s) made to Curtis Banks represent(s) all of the sums and assets under the plan(s) listed in Section 3 of this Member Form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed;
 - Where the payment(s) made to Curtis Banks represent(s) part of the sums and assets under the plan(s) listed in Section 3 of this Member Form, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).
- Declaration to Curtis Banks and the current provider of the transferring scheme(s)
 - I promise to accept responsibility in respect of any claims, losses and expenses that Curtis Banks and the current provider may incur as a result of any incorrect information provided by me in this application or any failure on my part to comply with any aspect of this application.
 - If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the Money Purchase Annual Allowance (MPAA) from the date of my first flexi-access payment.

Data protection

Use of your information:

Curtis Banks takes your privacy very seriously. We use the personal information collected through this form and any other information that you provide to us and personal information we collect from third parties ('your information') for the reasons and purposes as set out in our Privacy Information Notice.

Disclosures

We may need to transfer your information to countries outside the European Economic Area in order to provide our services to you.

We may disclose your information to other companies within the Curtis Banks group of companies, banks, investment managers and fund providers that are appointed to act for your scheme, regulatory bodies, law enforcement agencies, the current and future owners of our business and suppliers we engage to process data on our behalf.

To protect you and us from financial crime, we may need to confirm your identity from time to time. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

Access

You have the right to ask for a copy of your information. To obtain a copy of your information, please write to Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.

Consent

We would like your consent to provide you with relevant information about products and services within the Curtis Banks Group, and to share informative, relevant and education updates such as changes to pension legislation and regulation.

Please tick the box if you agree to receive this information.

Your full name

Signature of member

Date

Notes

Notes

Notes

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

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

This document shall be governed by and construed in accordance with the laws of England & Wales. It is based on our current understanding of regulations and can be subject to change as tax laws and legislation may change over time.

Call charges will vary. We may monitor and record 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 Ltd is the scheme practitioner of the Curtis Banks SSAS. Colston Trustees Limited is the professional trustee and scheme administrator. Curtis Banks Limited (registered number 6758825) and Colston Trustees Limited (registered number 6867955) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol, BS1 6DZ. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority. CB SSAS MEM APP 0623

