

## Transfer request form

For use with Your Future SIPP, MasterSIPP, SimSIPP, SmartSIPP and Suffolk Life SIPP when transferring an uncrystallised or crystallised scheme to a new or existing plan. Please note failure to complete all the sections relevant to your application will cause delays with your request.

If you wish to apply for a new Your Future SIPP, please also complete the SIPP application form. Please visit our website or speak to your adviser for more information.

Please return your completed form either by secure message or by post to the above address. Please complete this form using black ink and block capitals.

If you wish to update your expression of wishes, please use the appropriate form on our website, [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).

### 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 SIPP Support Team on 01473 296969 or [sippsupportteam@curtisbanks.co.uk](mailto:sippsupportteam@curtisbanks.co.uk).

### 2 Client's personal details

#### 2.1 Client's details

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##### Plan number / Application ID

**Title**  Mr/Mrs/Miss/Ms/Other

**Full name**

**Email address**

**Phone number**

## 3 Receiving guidance or advice

The FCA requires us to tell you about a service called MoneyHelper.

### 3.1 MoneyHelper guidance

MoneyHelper is a free, impartial service from the Government, which offers guidance to help you make an informed decision about what to do with your pension savings. This includes providing the different options available to you, in order to access your pension savings. Pension's guidance is delivered at an appointment with an independent specialist, which you can choose to book yourself, or alternatively Curtis Banks can arrange this on your behalf. You can also receive advice from a regulated financial adviser. Advisers may charge you for their services.

Please ensure you have read the MoneyHelper privacy policy, which is available on their website, [www.moneyhelper.org.uk/en/about-us/privacy-notice](http://www.moneyhelper.org.uk/en/about-us/privacy-notice).

You can book online at [www.moneyhelper.org.uk/pensionwise](http://www.moneyhelper.org.uk/pensionwise) or call MoneyHelper on 0800 138 3944. Alternatively call us using the contact details above and we'll book an appointment for you.

Please note that we are unable to arrange appointments with MoneyHelper for anyone below the age of 50, so these appointments would need to be arranged by you directly.

### 3.2 Regulated financial advice

Before making a decision about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit [www.moneyhelper.org.uk/choosing-a-financial-adviser](http://www.moneyhelper.org.uk/choosing-a-financial-adviser) to find one.

The regulations require you to confirm the following options before we can proceed with your application.

If you plan to take guidance and/or advice you should do this before completing this form.

Have you received guidance from MoneyHelper relating to this transaction in the last 12 months?

Yes      Date guidance received

No. If you don't want to use MoneyHelper you need to opt-out. Please tick the relevant option below.

I've received regulated financial advice related to this transaction within the last 12 months.

Date advice received

I don't want guidance from MoneyHelper or regulated financial advice from an adviser.

Please go to section 5.

If you've already received guidance or regulated financial advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

## 4 Adviser section

This section should be completed by an FCA regulated UK adviser/intermediary. If you are not receiving regulated financial advice in relation to this request, please go to section 5.

### 4.1 Adviser's details

Name of authorised individual

Full name of regulated organisation

All required non-regulatory correspondence will be sent to this address. Copies can also be sent to the client at their request.

Contact address

Telephone number

Please provide us with your current email address. We may use it to send you important information about your client's Curtis Banks plan.

Email address

Financial Services Register reference number for organisation

Financial Services Register reference number for individual

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network

Financial Services Register reference number for principal or network

## 4.2 Transfers - advice given

Please complete the below declaration for all transfers.

Did you advise your client on the suitability of transferring any employer-sponsored schemes to this product?

**Yes**      **No**

Did you advise your client to transfer any safeguarded benefits or guaranteed annuity rates to this product?

**Yes**      **No**

Please complete the below declaration for all crystallised transfers.

Have you provided your client with a personal recommendation in relation to how to invest the funds in their plan?

**Yes**      **No**

Please complete the below declaration if your client wishes to switch from capped drawdown to flexi-access drawdown.

Have you provided advice to your client on switching from capped drawdown to flexi-access drawdown?

**Yes**      **No**

## 4.3 Adviser's declaration and signature

### Declaration

- I understand that you will hold my title, full name, business email address, contact details and Financial Services Register reference number and all communications to and from me on your systems for your legitimate interest in the effective administration of my client's SIPP (you should also read our Privacy Information Notice (for advisers). This can be found on our website [www.curtsbanks.co.uk](http://www.curtsbanks.co.uk)).
- I agree to receive details of my client's SIPP by post, fax, by email and/or the Curtis Banks secure portal.
- I confirm that I have supplied my client with the documents listed in the 'Client's Declaration' (Section 9).
- I confirm that I have verified that all relevant literature including this application is the latest available version. To check, please visit [www.curtsbanks.co.uk](http://www.curtsbanks.co.uk).
- I confirm that I have the appropriate authorisation to sign this declaration for the organisation detailed in section 4.1.
- The organisation detailed in section 4.1 accepts responsibility to ensure that instructions they or any of their employees or agents give to any appointed investment manager to purchase investments will be in accordance with the latest available Schedule of Allowable Investments. This includes the requirement not to purchase investments that would give rise to a tax charge or liability as taxable property as defined under Part 2 Schedule 29A of the Finance Act 2004. If a non-allowable investment is purchased the organisation agrees to indemnify Curtis Banks for any loss or liability, including any tax charge or penalty levied by HM Revenue & Customs on Curtis Banks, as a direct result of the plan holding such an investment.

### Adviser bank details

Please tick this box if Curtis Banks already hold your firm's bank details and email address for payment confirmation, by way of a completed Terms of Business document.

If Curtis Banks do not hold your payment details on record, please provide these on letter headed paper along with this form.

### Adviser charges

Where an initial adviser charge is to be paid, the organisation detailed in section 4.1 ("we/us") agrees in the event of any overpayment of any adviser charge in error, to inform Curtis Banks and repay the sum promptly in any event no later than 2 working days. Until the sum has been repaid in full, it shall be due and payable as a debt. Curtis Banks are entitled to set off any sums owed to them by us against any other sum payable by any member of the Curtis Banks Group of companies to us.

### Signature

### Name

### Position in organisation

**Signed**

**Date**

## 5 Transfer details

If you are transferring from more than one scheme, you should complete a separate copy of this section for each additional scheme.

### 5.1 Scheme details

Full name of scheme to be transferred	Address
Type of scheme being transferred; for example, a PP or EPP	
Name of scheme administrator/trustee/insurance company	
Scheme administrator/trustee/insurance company contact telephone number	
Scheme administrator/trustee/insurance company contact email address	
Policy/account number (if applicable)	HM Revenue & Customs reference number
Please indicate below whether this is a full or partial transfer. If the transfer contains both uncrystallised and crystallised parts, please confirm the separate values below.	
<p>1 Full transfer</p> <p>2 Partial transfer Please ensure that the exact amount to be transferred is entered in the 'transfer value' box.</p>	
Uncrystallised transfer value (or estimate)	£ <input type="text"/>
Crystallised transfer value (or estimate)	£ <input type="text"/>

Please indicate below which of the following statements will apply at the time of the transfer to your Curtis Banks plan.

- 1 **None of the scheme has begun paying benefits (uncrystallised).** Please answer the below questions in relation to your transfer and complete sections 5.2, 5.3 and 5.4.
- 2 **Some of the scheme has begun paying benefits (crystallised).** Please answer the below questions in relation to your transfer and complete sections 5.2, 5.3 and 5.5.

#### Transfers

Are you aged 50 or over and intending to take any retirement benefits with 3 months of transferring uncrystallised funds?

Yes  No

Are you transferring in crystallised funds that are already in drawdown?

Yes  No

Are you transferring crystallised funds and switching these from capped drawdown to flexi-access drawdown?

Yes  No

If you have answered 'Yes' to any of the above questions, please complete section 7. If you are transferring in crystallised funds, please also complete section 8.

If you have answered 'No' to all of the above questions, please skip sections 7 and 8.

## 5.2 Assets to be transferred

### Type of assets

Please indicate below which of the following apply to your transfer.

- 1 The transfer payment will comprise only cash.
- 2 A property, or properties, or an interest in a property or properties are to be transferred.  
You will need to complete a property form, available on our website or from us upon request.  
Other assets are to be transferred *in specie* (*in specie* transfers involve transferring shares and other assets without selling them). Please ensure that the current scheme administrator permits this.
- 3 An *in specie* transfer schedule is available on our website or from us upon request and this must also be completed in full. Alternatively, a full current fund valuation containing all the information requested on the schedule may be provided. Please also ensure that you read all the notes within the schedule.

Please tick below as appropriate:

**A completed *in specie* transfer schedule is enclosed.**

**A full valuation of the fund is enclosed, including SEDOL codes.**

All details requested on the *in specie* transfer schedule must be provided before we can request the transfer.

**A completed *in specie* transfer schedule or full valuation of the fund will follow.**

All details requested on the *in specie* transfer schedule must be provided before we can request the transfer.

**Any assets that are not allowable under the terms of your Curtis Banks plan must either be sold before we proceed with the transfer or remain with the current scheme.**

All funds received are deposited in the default SIPP bank account for your Curtis Banks plan. If we do not receive any investment instructions, funds will remain in the SIPP bank account.

## 5.3 Discharge forms

Is the scheme a member of Origo ‘Options Transfer’ Service? Please note that *in specie* transfers cannot be processed via the Origo ‘Options Transfer’ Service.

**Yes. We will request the transfer automatically, unless you contact us directly.**

**No. Please also select one of the following options.**

- 1 Completed discharge forms are enclosed.
- 2 Discharge forms are not required by the transferring scheme.
- 3 Completed discharge forms will follow.  
We will not request the transfer until we receive the completed discharge forms.
- 4 I request Curtis Banks to obtain the discharge forms from the scheme administrator/trustee/insurance company in section 5.1 and forward them on for completion.  
If Curtis Banks are required to obtain discharge forms we may charge a fee for the transfer. Please refer to the Schedule of Fees.

## 5.4 Uncrystallised transfers

Please complete the below questions for any transfers that contain uncrystallised funds along with section 7 if you are aged 50 and over, and taking benefits within 3 months of the transfer. Please also complete section 8.

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme? If “yes”, please also provide the guarantee date:

Yes      No

If “no”, does the transferring scheme include:

**Guaranteed Annuity Rates?**

Yes      No

any other “safeguarded benefits” that provide a guarantee or promise such as  
Guaranteed Minimum Pension (GMP)?

Yes      No

If you are not sure, please check with your current scheme.

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

Yes      No

We will not accept the transfer unless you have received such advice.

Before we can request the transfer, we will need a signed declaration from the adviser named in section 3, confirming that they did recommend that you transfer the pension to us.

If your adviser in section 4.1 gave this advice they will be required to sign and complete section 4.3.

If your adviser in section 4.1 didn’t give advice but you would still like to transfer the scheme, you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix A.



## 6 Income payment details

### 6.1 Initial gross income

The income requirements stated in this section will be assumed to apply to each crystallised arrangement being transferred unless you otherwise advise us in writing.

Please specify below the amount to be paid.

Initial gross income required	Maximum (capped)/whole fund (flexi-access)	Nil
	Other drawdown	This cannot exceed the maximum amount if in capped
Frequency of income payments	One off	Monthly
	Half-yearly	Yearly
Date of first payment*	Month/Year	Where you select quarterly payments, we will pay your income at the end of March, June, September and December.

\*All income payments will be made on the last business day of the month.

### 6.2 Your bank details

**Please note:** when you first begin to take income, your payments may be subject to an emergency tax code. This may result in you initially paying too much, or too little tax to HMRC. We can only accept tax code notifications from HMRC directly, or from a P45.

We are only able to make payments to a personal account in your own name, which includes joint accounts.

Bank or building society

Sort code

Account in the name(s) of

Account number

Roll number

Payments may only be made to a UK bank account or to an account that can accept BACS payments. Please speak to your bank if you have any questions as to whether your account is suitable.

We require ten business days' notice to establish or amend income payments. For monthly payments, if there is insufficient time to set up your first payment you will receive a double payment on the next payment date.

We also need sufficient cleared funds in your SIPP bank account ten business days prior to each payment date as otherwise the payment will not be made. It is your responsibility to ensure sufficient funds are available in the SIPP bank account.

## 7 Risk warnings

**Please note:** this section should be completed by:

- clients aged 50 or over who are transferring in uncryallised funds and taking benefits within 3 months of the transfer
- all drawdown transfers
- capped drawdown to flexi-access drawdown switches

Please answer the following question.

Prior to applying to transfer benefits have you taken advice in relation to the transfer from an authorised adviser?

[Yes please go to section 8.](#)

[No\\* please answer the below questions to highlight the risks of transfers and flexi-access drawdown.](#)

\* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).



## 8 Investment Pathways

This section is to be completed for all transfers that contain crystallised funds. If you are only transferring uncrystallised funds, please skip to section 9.

The Financial Conduct Authority requires us to make sure you have considered the potential risks of holding more than half of your plan in cash and/or cash like assets. Examples of cash like assets are funds which are held in a current or deposit account and certain Government bonds.

We are required to ask questions about your investment intentions, so that we can provide warnings about the risks which might apply to you. Once we have received your answers to the below questions, if required, we may send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your transfer in request until we have received this signed declaration.

Please answer the following question.

Prior to applying to transfer benefits in drawdown have you received a personal recommendation from an authorised adviser in relation to how to invest the funds in your plan?

[Yes please go to section 9.](#)

[No please answer the below question in relation to the investments in your plan.](#)

Investment Pathways is a process defined by the Financial Conduct Authority to assist individuals in selecting investments for their drawdown funds. More information on Investment Pathways can be found on the MoneyHelper website [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk), or you can telephone 0800 011 3797.

Please select one of the below 3 options to confirm how you wish to select the investments for your plan:

Option 1      [Use Investment Pathways](#)

Where you have selected option 1, please select one of the below Investment Pathway options that corresponds most closely to your current intentions:

I have no plans to touch my money in the next 5 years

I plan to use my money to set up a guaranteed income (annuity) within the next 5 years

I plan to start taking my money as a long-term income within the next 5 years

I plan to take out all my money within the next 5 years.

Option 2      [Select investments without using the Investment Pathways](#)

Option 3      [Remain invested within your current investments in your existing plan, if you have one](#)

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Please note: Curtis Banks does not offer Investment Pathways, so we will be unable to proceed with your drawdown transfer application if you have selected option 1. We recommend that you discuss your options and your personal circumstances with a financial adviser. If you do not have a financial adviser, you can visit the MoneyHelper website [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk), or you can telephone 0800 011 3797.

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[Please continue to section 9.](#)

## 9 Client declaration and signature for transfers (including adviser charging)

Before signing the declaration for your own benefit and protection you should read carefully the following:

- This declaration;
- Key Features;
- Schedule of Fees;
- Terms and Conditions; and
- Schedule of Allowable Investments for your plan.

You should also read our Privacy Information Notice. 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.

These documents together form the agreement upon which we intend to rely. If you do not understand any point then please ask your adviser or us for further information.

### Declaration

Please read and sign the declaration below to authorise the transfer(s)

- I hereby consent to Curtis Banks obtaining details from the administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement of which I am or have been a member in connection with the transfer and authorise the giving of such details to Curtis Banks.
- I also consent to my adviser in section 4.1 to obtain the same details.
- Declaration to the current provider of the transferring scheme(s)
  - I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in section 5 of this application directly to Curtis Banks and to provide any instructions and/or discharge required by any relevant third party to do so.
  - I accept that in order to comply with regulatory obligations, Curtis Banks and the current provider(s) named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
  - Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider(s).
  - When payment is made to Curtis Banks as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 5 of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.
  - I have read any information provided or made available to me by the current provider in connection with this transfer.
- Declaration to Curtis Banks and the current provider of the transferring scheme(s)
  - I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Curtis Banks and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.
  - I authorise Curtis Banks, the current provider, any contributing employer and any financial adviser or intermediary named in this application to obtain from each other, and to release to each other, any information that may be required to enable the transfer of sums and assets to Curtis Banks.
  - I wish for the pension scheme benefits detailed overleaf to be transferred to my Curtis Banks plan.
  - I declare that to the best of my knowledge and belief the statements made in this form (whether in my handwriting or not) are correct and complete.
  - While Curtis Banks will request transfers in a timely manner, I understand that Curtis Banks is not responsible for the timely completion of the transfer.
  - I understand that, in accordance with the Terms and Conditions, a fee may be charged in respect of the transfer of the above scheme (please refer to the relevant Schedule of Fees for further details).
  - I understand that Curtis Banks will not request any in specie transfer until all of the information requested in the in specie transfer schedule has been provided and an account with my nominated investment manager has been established.
  - I wish for the pension scheme benefits detailed in section 5.1 to be transferred to my SIPP.
  - I understand that you may undertake a search with a reference agency for the purposes of verifying my identity and age. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.
  - The transfer will be used to provide benefits under my SIPP administered by Curtis Banks, in accordance with the Rules of the SIPP.
  - I am not bankrupt and there are no court orders affecting my pension arrangements.
  - Where applicable, I authorise Curtis Banks to provide the necessary details to MoneyHelper.

## 9 Client declaration and signature for transfers (including adviser charging) (continued)

### Declaration for crystallised transfers

- I understand that a crystallised arrangement can only be transferred in full and not in part.
- I accept that an additional arrangement under my plan is set up to allow the continuation of drawdown income. Each separate crystallised arrangement transferred in must be maintained separately and will incur its own set of drawdown fees as stated in the Schedule of Fees.
- I confirm I wish to take the income as detailed in section 6.
- I accept that:
  - no pension commencement lump sum is available from the crystallised funds transferred into the new arrangement(s) at any time;
  - no contributions or crystallised transfers may be made to a crystallised arrangement;
  - any further crystallised transfers will require the establishment of a new arrangement for each transfer;
  - if I receive income from a flexi-access drawdown arrangement, I will trigger the Money Purchase Annual Allowance, if I have not already done so.
- I accept that Curtis Banks is not responsible for checking whether I have triggered the Money Purchase Annual Allowance before accepting contributions in excess of the limit, which is currently £10,000.

### HM Revenue & Customs warning

It is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution.

### Adviser charges

- I authorise Curtis Banks to pay my adviser (detailed in section 4.1) the following adviser charges. I understand that an adviser charge will be paid from my SIPP bank account or paid by my nominated investment manager to my adviser.
- I confirm that any adviser charges are genuinely commercial arrangements between myself and my adviser and only relate to pensions advice and services provided.

	Fixed Amount (Excl.VAT)	Percentage (Excl.VAT)	of the transfer value included in this form	Subject to VAT?	Yes	No
One-off adviser charge	£ <input type="text"/>	and/or <input type="text"/> %				

- I confirm that any existing authority to pay ongoing adviser charges to my adviser from my plan(s) continues until I give written authority to the contrary.

Print name

Signature of client

Date

A copy of the scheme rules is available from our website or on request.

## Appendix A

# Adviser declaration for safeguarded benefits (including defined benefits)

Please complete this section if any safeguarded benefits (including defined benefits) or employer-sponsored schemes are being transferred.

## Adviser's details

### Name of authorised individual

### Full name of regulated organisation

All required non-regulatory correspondence will be sent to this address. Copies can also be sent to the client at their request.

### Contact address

#### Work

##### Telephone numbers

##### Email address

##### Name of regulator

### Financial Services Register reference number for organisation

### Financial Services Register reference number for individual

If the regulated organisation is an appointed representative or part of a network, please give details below.

##### Name of principal or network

### Financial Services Register reference number for principal or network

## Declaration

- Where an adviser charge is to be paid, the organisation detailed above ("we/us") agrees in the event of any overpayment of any adviser charge in error, to inform Curtis Banks and repay the sum promptly. Until the sum has been repaid in full, it shall be due and payable as a debt. Curtis Banks are entitled to set off any sums owed to them by us against any other sum payable by any member of the Curtis Banks Group of companies to us.

### Declaration

- I understand that you will hold my title, full name, business email address, contact details and Financial Services Register reference number and all communications to and from me on your systems for your legitimate interest in the effective administration of my client's SIPP (you should also read our Privacy Information Notice (for advisers). This can be found on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk)).
- I confirm that I have verified that all relevant literature including this application is the latest available version. To check, please visit [www.curtisbanks.co.uk/literature](http://www.curtisbanks.co.uk/literature)
- I confirm that I have the appropriate authorisation to sign this declaration for the organisation detailed above.

### Advice given

- Did you advise your client on the suitability of transferring any employer-sponsored schemes to this product?

Yes

No

- Did you advise your client to transfer any safeguarded benefits to this product?

Yes

No

### Signature

### Name

### Position in organisation

Signed

Date

## Notes

Curtis Banks Pensions,  
153 Princes Street,  
Ipswich, IP1 1QJ

T 0370 414 7000  
F 0370 414 8000  
[curtisbanks.co.uk](http://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 Pensions is a trading name of Suffolk Life Pensions Limited.

Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. SL225.202308.2 August 2023

