

# YOUR FUTURE SIPP

## Client Declaration

When an online application for Your Future SIPP is to be submitted by your adviser.

This document is part of a set, all of which should be read together.

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Key Features

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Your Personal Illustration

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Schedule of Fees

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Schedule of Allowable Investments

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Terms & Conditions

► **Client Declaration**

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Privacy Information Notice

Your future, our focus.

**curtisbanks.co.uk**



Please note failure to complete all the sections relevant to your application will cause delays with your request.

Please complete this form using black ink and block capitals.

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## 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 Adviser details and declaration (for adviser use only)

This section should be completed by a regulated UK adviser/intermediary before the client completes the rest of the form.

Name of authorised individual

Full name of regulated organisation

Application reference

(to be completed after online submission)

Please complete the below declaration points relevant to your client's application to confirm whether you have provided advice to your client.

### Declaration points for flexi access drawdown

Have you provided advice to your client in relation to going into flexi-access drawdown?

Yes

No

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

Yes

No

### Declaration points for drawdown transfers in

Did you advise your client specifically to transfer crystallised benefits to Curtis Banks?

Yes

No

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

Yes

No

### Declaration points for capped to flexi access conversions

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

Yes

No

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

Yes

No

### Declaration point for all applications

How was the sale transacted?

Face to Face

At distance

## 2 Adviser details and declaration (for adviser use only) (continued)

### Declaration

- I confirm that the organisation detailed above has signed into the Curtis Banks Adviser Terms of Business.
- 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 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 7)
- 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](http://www.curtisbanks.co.uk)
- I have verified my client's identity and address from original documentation as specified and, where contributions are to be made to the SIPP, I confirm that evidence of source of wealth from which these contributions will be paid has been obtained.
- I confirm that I have the appropriate authorisation to sign this declaration for the organisation detailed above.
- The organisation detailed above 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 charges

- Please discuss the figures in section 7 (client's declaration) with your client before that section is completed.
- Adviser charges will be paid automatically in accordance with the completed Curtis Banks Adviser Terms of Business, and subject to sufficient cash being available in your client's SIPP bank account, unless you have told us that adviser charges are to be settled on receipt of an invoice.

### Signature

Name	Position in organisation
Signed	Date

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Please note: the person who signs this declaration must be the person who has seen the original documentary evidence.

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### 3 Client details

Name

Address

If you have lived at the above address for less than 3 years, please also give details of your previous address.

Date of birth Day/Month/Year

National Insurance number

Nationality

Country of residence

In order to apply for Your Future SIPP, you must either be a UK National, or be resident in the UK.

You will also need to complete and enclose an 'Overseas Client Declaration', available on our website, if:

- you are a US citizen, resident in the UK; or
- you are a UK National but not resident in the UK

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Curtis Banks will not give you advice about the suitability or otherwise of crystallising all or part of your SIPP plan(s) by the taking of a pension commencement lump sum and taking income under flexi-access drawdown or switching from capped drawdown to flexi-access drawdown.

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We strongly advise you to seek financial advice before proceeding, especially if you're unsure how your current or future needs may influence your decision.

Please ensure you have read and answered the relevant questions in sections 4, 5 and 6.

#### 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 continue to section 4.

If you have answered 'No' to all of the above questions, please proceed to section 5.

## 4 MoneyHelper guidance

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

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. Pensions guidance is delivered at an appointment with an independent pensions 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](http://www.moneyhelper.org.uk)

Please tick one of the following:

- |                 |  |
|-----------------|--|
| <b>Option A</b> | I will book a free appointment with MoneyHelper myself.<br>Please go to option A below. Please note that we cannot proceed with your request until we have confirmed with you that you've attended your MoneyHelper appointment.   |
| <b>Option B</b> | I would like Curtis Banks to book a free appointment with MoneyHelper on my behalf.<br>Please go to option B below. Please note that we cannot proceed with your request until we have confirmed with you that you've attended your MoneyHelper appointment. Please also 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. |
| <b>Option C</b> | I wish to opt out because I have received advice from a regulated financial adviser.<br>Please go to option C below.   |
| <b>Option D</b> | I wish to opt out because I have already received guidance from MoneyHelper.<br>Please go to option D below.   |
| <b>Option E</b> | I wish to opt out without receiving guidance from MoneyHelper or advice from a regulated financial adviser.<br>Please go to section 5.   |

### Option A

If you have chosen to book an appointment with MoneyHelper, please go to [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk). Alternatively, you can telephone MoneyHelper on 0800 138 3944. Please note that we cannot proceed with your drawdown request until we have received confirmation you have received regulated financial advice, or guidance from MoneyHelper.

Please confirm the date of your appointment with MoneyHelper below.

We will contact you after the date of your appointment to check you have attended the appointment and received guidance.

### Option B

Please confirm some suitable dates and times to enable Curtis Banks to book your free MoneyHelper appointment below. Alternatively, if you wish for us to telephone you to discuss a suitable appointment time, please confirm below:

Please confirm your email address below. MoneyHelper will send you confirmation of your appointment by email.

Please confirm the phone number you wish MoneyHelper to call you on.

Please provide us with a memorable word. A MoneyHelper pension specialist will repeat this word when they call so you know it's them.

Please provide details below if you require an adjustment to help you access an appointment, e.g. accessibility adjustments.

Please tick this box to confirm that you authorise Curtis Banks to share the above details with MoneyHelper as part of booking your appointment.

Please confirm if you consent to MoneyHelper sharing your contact details with their trusted research partner. Ipsos MORI may contact you to ask if you would like to provide feedback and you can decide then if you want to take part.

Yes

No

Curtis Banks will send you confirmation with details of your appointment, if we book this for you. We will also contact you after the date of your appointment to check you have attended the appointment and received guidance.

## 4 MoneyHelper guidance (continued)

### Option C

If you have already received advice from a regulated financial adviser please provide details of who gave you advice below:

Please tick this box if the adviser named in section 2 gave you advice. If an alternative adviser has provided you with regulated financial advice, please provide their details below:

Name of authorised individual

Full name of regulated organisation

Financial Services Register reference  
number for organisation

Financial Services Register  
reference number for individual

Date you received advice

### Option D

If you have already received guidance from MoneyHelper, please confirm your booking reference below.

Please confirm the date of your appointment with MoneyHelper below.

Please note: if you have selected options B, C, D or E, you may still benefit from receiving guidance, if your personal circumstances or the value of your pension fund has changed significantly.

[Please go to section 5.](#)

## 5 Risk warnings

Please note: this section should be completed by clients aged 50 or over who are transferring in uncrystallised funds and taking benefits within 3 months of the transfer, and for all drawdown transfers or capped drawdown to flexi-access drawdown switches.

Please answer the following question.

Prior to applying to take or transfer benefits have you taken advice from an authorised adviser?

Yes [please go to section 6.](#)

No\* [please answer the below questions to highlight the risks.](#)

\* 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 take or transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing and transferring your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will 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 request until we have received this signed declaration. We can accept copies by secure message, fax 0370 414 8000 or email to [benefitsteam@suffolklife.co.uk](mailto:benefitsteam@suffolklife.co.uk) if this is more convenient for you.

[Please note that this exercise is only intended to highlight potential risks - your answers won't affect your options.](#)

### Guaranteed income

Annuities offer a guaranteed income, but in drawdown there is no guarantee about the amount of income you might be able to take in the future. This is because the available income depends on your fund value, which is affected by many factors, such as investment performance. Are you comfortable with there being no guarantee of future income in drawdown?

Yes

No/unsure

### Tax

Aside from your tax free cash entitlement, any money you take from your pension is taxed as income. It is added to any other taxable income you receive during the tax year, and might push you into a higher tax bracket. It is also possible that the tax we deduct from any payments is not the final amount due: you may need to pay additional tax at the end of the year. Are you confident that you fully understand the tax implications of the option you've chosen?

Yes

No/unsure

### Investment scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer unusually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money. Are you aware of how to protect yourself from investment scams?

Yes

No/unsure

### Health

Annuities provide a guaranteed income for life and although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates. Are there aspects of your health or lifestyle which could make you consider whether you are potentially eligible for a better value annuity?

Yes

No/unsure

### Inflation

When planning your long term income needs you need to take into account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% p.a., £1 today will be worth 82p in 10 years time. If you are planning to take a level of income or a large lump sum from your pension, do you understand that inflation will erode the value of what will be available for you in the future?

Yes

No



## 5 Risk warnings (continued)

### Debt

Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?

Yes

No

### Benefits

Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?

Yes

No

### Ongoing income

Any money taken from your pension now will reduce the amount that may be available to you in the future. Are you expecting this pension to provide you with income for the rest of your life?

Yes/unsure

No

### Contributions

The annual allowance is the maximum amount you, or anyone on your behalf, can contribute to your pensions each year without incurring a tax charge. It is currently £60,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £10,000. Are you, or anyone on your behalf, likely to contribute more than £10,000 to money purchase pensions in the future?

Yes/unsure

No

### Further investment

If you withdraw money from your pension to invest elsewhere, the charges on the new investments may differ from the charges applicable to your pension. The new investments are also likely to be subject to income tax and capital gains tax, whereas investments in your pension are exempt from these charges. If you plan to invest your money elsewhere, do you understand the difference in charges and how this could affect the value?

Yes/not applicable

No/unsure

### Inheritance tax (not required for switches from capped drawdown to flexi access drawdown)

Money taken from your pension becomes part of your estate, which will be assessed for inheritance tax purposes on your death. Money in your pension is held outside your estate and is highly unlikely to be subject to inheritance tax. Have you considered the inheritance tax implications of taking money from your pension?

Yes

No/unsure

### Shopping around

There are several ways in which you can access your pension savings. Different products, with different options and charges, are available from various providers. We recommend that you research the options available to you. Are you happy that you've researched your options and have made an informed choice?

Yes

No/unsure

### Beneficiaries

When you die, the remaining money in your pension can pass to beneficiaries, such as a spouse or other family members. Any money you take from your pension will reduce the amount which may be available to them on your death. Are you relying on this pension to provide for your beneficiaries when you die?

Yes

No/unsure

## 5 Risk warnings (continued)

### Contact details

We may need to contact you if we have any questions on the information you have given. Please provide us with your email address and a contact telephone number and your preferred hours of contact (during our opening hours).

Email address

Home telephone number

Mobile telephone number

Preferred hours of contact

Please continue to section 6.

## 6 Investment Pathways

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 flexi-access drawdown or capped to flexi access drawdown switch request until we have received this signed declaration. We can accept copies by secure message, fax 0370 414 8000 or email to [benefits@suffolklife.co.uk](mailto:benefits@suffolklife.co.uk) if this is more convenient for you.

Please answer the following question.

Prior to applying to take benefits under flexi-access 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 7.](#)

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 flexi access drawdown 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 7.

## 7 Client declaration (including adviser remuneration)

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

- This declaration;
- Key Features;
- Your Personal Illustration;
- Schedule of Fees;
- Schedule of Allowable Investments; and
- Terms and Conditions

These documents together form the agreement upon which we intend to rely. 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.

If you do not understand any point then please ask your adviser or us for further information. A copy of the scheme rules is available on request.

A copy of this completed Application Form is available on request from Curtis Banks Pensions.

### Important please read:

#### Data protection

##### Use of your information:

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

#### 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.

#### HM Revenue & Customs warning Declaration

Since this application may also be used as an application for tax relief at source, it is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution.

- I request that the benefits described in or arising from this application be provided for me under the Your Future SIPP and in consideration of its acceptance I undertake to be bound by the rules of the scheme.
- I declare that to the best of my knowledge and belief the statements made in all sections of the Your Future SIPP Application Form (whether in my handwriting or not) are full and accurate.
- I confirm that I have received a Key Features Document, Schedule of Fees, Schedule of Allowable Investments, Terms and Conditions, Privacy Information Notice and a Personal Illustration.
- I accept that Curtis Banks Pensions will correspond with my adviser (detailed in section 2) unless I give written notice to the contrary.
- I authorise Curtis Banks Pensions to accept investment and all other instructions in relation to my SIPP from my adviser detailed in section 2 unless and until I inform Curtis Banks Pensions in writing to the contrary.
- I wish for the pension scheme benefits detailed in my application to be transferred to the Your Future SIPP.
- 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 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 any necessary account with an investment manager, platform or execution-only stockbroker has been established.
- I consent to information regarding my SIPP (including my personal data) being disclosed to my adviser orally, in writing (including by email) or through the Curtis Banks Pensions secure portal.
- I will inform the scheme administrator in writing (within 30 days) if:
  - I cease to be UK resident or change my country of residency;
  - I contribute on aggregate more than 100% of my earnings to this and any other pension scheme in any tax year;
  - I cease to have relevant UK earnings;
  - I begin to have relevant UK earnings again;
  - There is a change in my employment status;
  - There is a change in my permanent residential address;
  - I apply for an enhanced Lifetime Allowance in respect of a pension credit or overseas transfer;
  - I lose or give up the right to enhanced or fixed protection.

## 7 Client declaration (including adviser remuneration) (continued)

### Declaration (continued)

- I confirm that my total gross contributions to all UK registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or 100% of my UK relevant earnings.
- I accept that Curtis Banks Pensions is not responsible for checking whether I have triggered the Money Purchase Annual Allowance before accepting contributions in excess of the annual limit, which is currently £10,000.
- Where applicable, I authorise Curtis Banks to provide the details in section 4 to MoneyHelper.

### Declaration (when choosing full or partial crystallisation)

- I elect to receive income under flexi-access drawdown as detailed in the Your Future SIPP application form (where applicable).
- I elect to receive the maximum available pension commencement lump sum unless I confirm to you in writing that I want to receive a lower amount.
- I acknowledge that all flexi-access drawdown designations for each plan will be held in one arrangement.
- I acknowledge that the valuation date for entering flexi-access drawdown is the latest of:
  - the date on which you receive my completed flexi-access drawdown form;
  - the date of receipt of the final transfer in set out in my initial application form from which I wish to take benefits; or
  - the date that I reach the minimum retirement age
- I authorise you to deduct any tax charges from my plan(s) on the date that the funds are designated.
- I confirm, where a pension commencement lump sum is payable, that I will not be recycling the lump sum as described below. Lump sum recycling is defined in Schedule 29 of the Finance Act 2004 and basically is where a tax-free lump sum is paid by a registered pension scheme and:
  - as a result of this the amount of the contributions from all sources is more than 30% of the contributions that might have been expected based on previous contributions; and
  - the recycling was pre-planned; and
  - the amount of the total tax-free lump sum paid in the previous 12 months exceeds £7,500; and
  - the cumulative amount of the additional contributions exceeds 30% of the tax-free lump sum payment.
- I have supplied all the necessary information and documentation requested to enable Curtis Banks to carry out the lifetime allowance test.

### Declaration (all transfers)

- 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 this application directly to Curtis Banks Pensions 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 Pensions 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 Pensions' responsibility is limited to the return of the total payment(s) to the current provider(s).
  - When payment is made to Curtis Banks Pensions as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in 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 Pensions 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 Pensions 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 Pensions, 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 Pensions.

### Declaration (when transferring crystallised funds)

- 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 the online Your Future SIPP application form (where applicable).
- 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.

## 7 Client declaration (including adviser remuneration) (continued)

### Declaration (benefits payable on death)

- On my death, I wish the scheme administrator to pay any benefits from my plan(s) to the beneficiaries, and in the proportion set out in my application form.
- I accept that this is only an expression of my wishes. I understand that whilst the scheme administrator will pay due consideration to those wishes, they have absolute discretion as to the beneficiary(ies) and to the proportion of benefits paid to each beneficiary unless otherwise provided by law.
- I understand that if the scheme administrator chooses a beneficiary who has not been named in my application form, drawdown income would normally only be available in limited circumstances. Therefore in addition to the beneficiaries named in my application form, in order to allow the administrator to pay drawdown income to as wide a range of beneficiaries as possible and for the purposes of the relevant tax legislation, I nominate any individual who is eligible to receive a lump sum on my death under the rules of the scheme.
- I understand that I can change the beneficiaries at any time and that the scheme administrator will refer to the last completed form held.

### Adviser charges

Are adviser charges payable by Curtis Banks?

Initial/one-off	Yes	No
Ongoing	Yes	No

- I authorise Curtis Banks Pensions to pay my adviser (detailed in section 2) 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)		Subject to VAT?	
Initial/one-off adviser charge	£	and/or	%	of the initial transfer value(s) / single contribution to the plan included in this Application Form	Yes	No
Ongoing adviser charge	£	and/or	%	of the plan value each year in arrears	Yes	No
	£	and/or	%	of the gross amount of each future single contribution received	Yes	No
	£	and/or	%	of the gross amount of each regular contribution received	Yes	No
	£	and/or	%	of the value of each future transfer received	Yes	No

Please make ongoing payments  
at a frequency of:

Yearly  
Half Yearly  
Quarterly  
Monthly

- I understand that adviser charges will only be paid if there are sufficient funds within the SIPP bank account.
- I am signing this Application Form and declaration on behalf of a person who is under age 18 and/or who is incapable by reason of mental disorder of managing and administering his/her affairs

I also:

- confirm that to the best of my knowledge and belief all the information given and statements made in this Application Form are full and accurate;
- confirm that to the best of my knowledge and belief all of the declarations made in this form are correct;
- undertake the obligations falling on the applicant; and
- understand that I may be required to provide further information relating to my status in completing this form.

### Delay transfers

Please do not request any of the transfers detailed on the application form until further notice.

### Signature

Print name

Signature of client

or person signing on behalf of a client who is under 18 and/or who is incapable by reason of mental disorder of managing and administering his/her affairs

Date

## 7 Client declaration (including adviser remuneration) (continued)

### Signature (continued)

If you are signing this form on behalf of a client who is under 18 and/or who is incapable by reason of mental disorder of managing and administering his/her affairs please include your details below:

Full name

Address

Date of birth Day/Month/Year

Please also return a completed Identity Verification Form which is available on our website or on request.

Curtis Banks will aim to electronically verify your identity. 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. In the event that Curtis Banks is unable to complete the identity verification electronically, we will contact you to provide documentary evidence as an alternative.

You should also read our Privacy Information Notice. This can be found on our website [www.curtisbanks.co.uk/privacy-information-notice](http://www.curtisbanks.co.uk/privacy-information-notice) or please ask your adviser or us for a copy.

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## Appendix A Direct Debit Instruction

For completion by the client or the employer when making regular contributions to the Your Future SIPP.

If both you and your employer intend to make regular contributions, please use a photocopy of this page for one of the mandates.

Type of contribution

Regular personal contribution

Regular employer contribution (anti-money laundering documents must be provided where applicable for employer contributions)



### Instruction to your Bank or Building Society to pay by direct debit

Please fill in the whole form using a ball point pen and send to:  
Curtis Banks, 153 Princes Street, Ipswich, Suffolk IP1 1QJ

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of Account Holder(s)


Bank/Building Society account number

--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Service Use number

5	0	2	8	4	2
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#### Instruction to your Bank or Building Society

Please pay Suffolk Life Trustees Limited direct debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Suffolk Life Trustees Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):
Date



This Guarantee should be detached and retained by the Payer



### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay direct debits.
- If there are any changes to the amount, date or frequency of your direct debit Suffolk Life Trustees Limited will notify you five business days in advance of your account being debited or as otherwise agreed. If you request Suffolk Life Trustees Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your direct debit, by Suffolk Life Trustees Limited or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
  - If you receive a refund you are not entitled to, you must pay it back when Suffolk Life Trustees Limited asks you to.
- You can cancel a direct debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.





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. 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.

## Notes

## Notes



## 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)

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