

This form should be used for contributions to the schemes with Bridgewater Pension Trustees including:

The Pathfinder Private Pension

# Curtis Banks Contribution Form

This form should be completed if you wish to begin making contributions to an existing SIPP or to amend your existing contribution. Before completing this form, please refer to the [Contributions and Annual Allowance Guidance notes](#) available on the Curtis Banks website.

## 1. Personal Details

Please complete **all** the items in this section

<b>Scheme name</b>	<input type="text"/>	
<b>Member name</b>	<input type="text"/>	<b>Plan number</b> <input type="text"/>
<b>Address</b>	<input type="text"/>	
		Postcode

If any of your personal details have changed, please inform Curtis Banks by secure message or by using the appropriate form available on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk)

## 2. Status

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

1  **Employed** If this applies, please give your employer's details below:

<b>Employer's name</b>	<input type="text"/>
<b>Company number</b>	<input type="text"/>
<b>Employer's address</b>	<input type="text"/>
	Postcode

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

Trading name	<input type="text"/>
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4  **A child under the age of 16 years**

5  **Caring for one or more children under the age of 16 years**

6  **Caring for a person aged 16 years or over**

7  **In full time education**

8  **Unemployed**

9  **Other** please specify in the box below

<input type="text"/>
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## 3. Personal Contributions

Please provide details of the contributions you wish to make to your pension.

Single contribution (net)	<input type="text" value="£"/>
Regular contribution (net)	<input type="text" value="£"/>
Frequency of payment	<input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> annually
Start date	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>

**Please note:** Your regular contributions will continue at the rate and frequency specified above until such time as we are notified to amend or cancel the contributions.

### 3.1 Third party contributions

Please provide details if the contribution is to be made by a third party individual (not employer), for example a relative.

Full name of third party	<input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>

**If contributions to your pension are being made by a third party other than your employer, please provide copies of one item under each of the following headings for the person specified in section 3.1 above:**

#### 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 (doctor, lawyer or other professional person) and statements, bills etc must be less than 3 months old (or 12 months for a mortgage or tax bill).**

### 3.2 MPAA

The MPAA (Money Purchase Annual Allowance) is an allowance which applies to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi-access drawdown or from a flexible annuity. If you have triggered the MPAA, your scheme administrator or insurance company will have provided you with a statement confirming this.

**Please confirm whether you have triggered the MPAA:**

**I have not triggered the MPAA**

**I have triggered the MPAA.**

Date of MPAA trigger

Scheme where trigger occurred

**Please note:** All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC.

## 4. Employer Contributions

Employer contributions are paid gross into the SIPP. Please ensure you have completed your Employer's details in Section 2. Employer Contributions will not be accepted into the SIPP if this section is not completed.

Please enter the intended amounts below:

Single contribution (gross) £

Your employer should complete the following section:

Please complete this section if you (the employer) will be making regular payments into your employee's pension with Curtis Banks. This section should be completed whether payment will be made from the company or from the employee's salary.

All salary deductions made by an employer must be paid to the SIPP by the 19<sup>th</sup> of the month following the salary payment date.

Record of payments due

Regular Employee contribution £  (net)

Regular Employer contribution £  (gross)

Frequency of payment  monthly  quarterly  annually

Start date  DD  MM  YYYY

**Please note:** Regular contribution will continue at the rate and frequency specified above until such time as we are notified to amend or cancel the contributions.

Signature on behalf of employer

Name

Position

Date

### Contribution payment methods

**Single contributions** By cheque: Please make the cheque payable to 'Bridgewater Pension Trustees – *member initials, surname and SIPP number*'

Bank transfer: Please use the following account details ensuring that you include the reference as detailed below:

Account name Bridgewater Pension Trustees Ltd SIPP Receipt Account  
Account number 43319660  
Sort Code 20-57-69  
Reference '*Member SIPP number and surname*'

**Regular contributions** Direct Debit: Please complete the direct debit mandate provided at the back of this form.

## 5. Payment instructions

Please confirm in this section how you would like contributions into your scheme to be invested.

### Payment instruction for single contributions

Please specify below how you would like your **contribution** to be invested:

- **Retain in SIPP bank account**                      **All**                       **Specified amount**   
    **Please specify amount** £
  
- **Invest in specific investments**                       (please complete the table below)

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Specific fund instructions

### Payment instruction for regular contributions

Please specify below how you would like your **regular contributions** to be invested:

- **Retain in SIPP bank account**
  
- **Invest in specific investments**                       (please complete the table below)

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Frequency Monthly / quarterly / annually

## 5. Payment instructions continued

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### Investments using application forms provided by your adviser.

Please indicate brief details of the proposed investments below. If your chosen investment is unregulated you will need to complete a separate investment questionnaire. Full due diligence will be carried out by Curtis Banks on the acceptability of unregulated assets into the SIPP and we reserve the right to decline investment requests.

If someone will be assisting you with investments, including your professional adviser, please give their details below:

Name of firm

Contact name

Address

Postcode

FCA authorised number

## 6. Protection

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Please indicate if you have Protection on your pension arrangement.

**Yes, I have Enhanced or Fixed protection on my pension arrangements** Please provide a copy of your protection certificate or online reference number (for 2016 protection).

**No, I have not applied for any form of protection on my pension arrangements**

### IMPORTANT NOTE:

If you answered yes to the above, please be aware that your protection will be lost if you elect to make further contributions.

## 7. Source of Wealth

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Section 7 need not be completed if the form is being sent to us by a Financial Adviser who has advised you on making contributions.

If you are making contributions to the SIPP, please tick the appropriate box to confirm the source of wealth from which they are being paid and supply evidence as indicated:

1.  **Earnings** – a P60, payslip or tax return
2.  **Sale of or income from investment** – copy of relevant document
3.  **Gift or inheritance** – copy documents with relevant details
4.  **Other** – please specify below and supply relevant copy documents

## 8. Declaration

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- 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 declare 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 understand that there is no entitlement under the SIPP to Unauthorised Payments (as defined in the Finance Act 2004). I will not knowingly carry out any action which could lead to Unauthorised Payments.
- If I am already subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 3 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions.
- 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.

**Member signature**

**Name**

**Date**

**When completed, this form should be returned to:**

Curtis Banks Ltd  
3 Temple Quay  
Bristol  
BS1 6DZ

# 9. Direct Debit Mandate

## Personal Contributions

All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC.

Please enter the net amount below:

Regular contribution £  Frequency

## Employer Contributions

Employer contributions are paid gross into the SIPP. Please enter the amount below:

Regular contribution £  Frequency

## Payment Date

Please confirm payment date  1st  8th  15th  Last day of month

Start date



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 Limited, 3 Temple Quay, Bristol BS1 6DZ.**

### Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

### Service user number

4	4	3	5	6	7
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### Reference

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### Instruction to your bank or building society

Please pay Bridgewater Pension 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 Bridgewater Pension Trustees Limited and, if so, details will be passed electronically to my bank/building society

### Name(s) of account holder(s)

Signature(s)

### Branch sort code

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### Bank/building society account number

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Date



Banks and building societies may not accept Direct Debit Instructions for some types of account.

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 Debit
- If there are any changes to the amount, date or frequency of your Direct Debit Bridgewater Pension Trustees Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Bridgewater Pension 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 Bridgewater Pension 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 Bridgewater Pension 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.