

Application Form

for the Curtis Banks SSAS



This application form should be completed by the company (the applicant) wishing to take out a Curtis Banks SSAS, and by the members of the SSAS. It is a legally binding document between the applicant, Curtis Banks PLC and Colston Trustees Limited. Please complete all relevant sections of the form and return it to Curtis Banks PLC, Colston Tower, Colston Street, Bristol BS1 4UX.

There are a number of sections to the form:

Introducer Section	For completion by any financial planner or adviser who has introduced you to us
Sections 1-3	For completion by the applicant in all cases
Section 4	For completion by the applicant where the Curtis Banks SSAS is a takeover of an existing SSAS
Section 5	For signature by the applicant

In addition, a Member form should be completed by each individual member of the SSAS. Copies are attached to this form.

If you have any queries on the completion of this form, please contact your financial adviser, or Curtis Banks PLC on (0117) 910 7910, and we will be pleased to help you.

Curtis Banks PLC is the Practitioner for the SSAS. Colston Trustees Limited is a trustee of the SSAS. Curtis Banks PLC (registered number 6758825) and Colston Trustees Limited (registered number 6867955) are companies registered in England & Wales with their registered addresses at Colston Tower, Colston Street, Bristol BS1 4UX.

Curtis Banks PLC is authorised and regulated by the Financial Services Authority.

www.curtisbanks.co.uk



Introducer Section

If you are making this application as a result of advice from a financial planner or adviser, they should complete this section.

CLIENT DETAILS

Full name of client to whom this application relates

INTRODUCER DETAILS

Introducer's name

Name of firm

Address
Postcode

Contact numbers Phone Fax

Email

FSA authorised number

If part of a Network, Network's FSA number

INTRODUCER REMUNERATION

Please confirm details of any remuneration payable to the introducer:

Initial payment £ or % of initial contribution/transfer value

Renewal payments £ or % of fund value **payable** frequency

Are payments subject to VAT? YES NO

Name of introducer's bank

Sort code

Account number

Account name

Reference for payments

INTRODUCER DECLARATION

- I have advised this applicant to take out a Curtis Banks SSAS and have supplied the applicant with all relevant literature in the latest available version, including the Key Features Document, Terms and Conditions, schedule of fees and schedule of acceptable investments.
- Where transfers are to be made from other pension arrangements into the SSAS, I confirm that I have advised on the suitability of the transfer.
- I confirm that the above remuneration has been agreed with the applicant and that it is my responsibility to notify the applicant of all remuneration paid to me.
- I understand that no remuneration may be paid until the SSAS is in force and cleared funds have been received from contributions or transfer payments.
- I understand that, where renewal payments of remuneration are to be made, it is my responsibility to submit an invoice for payment at the appropriate date

Introducer's signature

Date

1 Scheme Details

Scheme Name

Contact details for general correspondence

Full name

Address

Telephone numbers

Daytime

Mobile

Email address

Fax number

2 Employer Details

Please enter details for the employer operating the SSAS. If there are other employers participating in the SSAS, please take copies of this page and enter details for them.

Company name

Registered address

 Postcode

Correspondence address
(if different)

 Postcode

Telephone number

Fax number

Email address

Nature of business

Registered number

Year end

Name of auditor

Contact name at auditor

Auditor's address

 Postcode

Telephone number

5 Declaration

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

Before signing this declaration, you should carefully read:

- this declaration
- the Curtis Banks SSAS Key Features Document
- the Curtis Banks SSAS Terms and Conditions
- the Curtis Banks SSAS Schedule of Fees

Curtis Banks PLC 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.

- We request Curtis Banks PLC to operate a SSAS for us and we appoint Curtis Banks PLC as the Practitioner for the SSAS. We agree to be bound by the Rules and the Terms and Conditions of the SSAS in force from time to time.
- We agree to the appointment of Colston Trustees Limited as a trustee of the SSAS.
- If Curtis Banks PLC and Colston Trustees Limited are being appointed as part of the takeover of an existing SSAS, we agree to Curtis Banks PLC carrying out all the work to complete the takeover.
- We confirm that we have received, read, understood and accepted the Curtis Banks SSAS Key Features Document, Terms and Conditions, schedule of fees and schedule of permissible investments. We understand that we have the opportunity to read the Rules of the SSAS.
- We declare that to the best of our knowledge and belief all statements made in this application form (whether in our handwriting or not) are accurate and complete.
- We agree and consent to Curtis Banks PLC carrying out checks to confirm our identity, residence and source of wealth and we agree to supply such further information as necessary for the purpose of these checks.
- We understand that Curtis Banks PLC will correspond with any introducer identified in the Introducer Section of this application form rather than us directly unless we give written instructions to the contrary.
- We agree to the payment of the introducer's remuneration as set out in the Introducer Section.
- We authorise Curtis Banks PLC to accept investment instructions from any adviser identified in part 3 of this application form until such time as we give written instructions to the contrary.
- We understand that there is no entitlement under the SSAS to Unauthorised Payments (as defined in the Finance Act 2004). We will not carry out any action which could lead to Unauthorised Payments.

Signed by 2 Directors or a Director and Secretary

Signature

Signature

Name

Name

Date

Date

Member Form

Each member of the SSAS should complete this form. If the Curtis Banks SSAS is a takeover of an existing SSAS, all members of the existing SSAS should complete this form, including those who have left employment and those in receipt of a pension from the SSAS.

1 Personal Details

Title	Mr/Mrs/Ms/Miss/Other	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Forename(s)	<input type="text"/>			
Surname	<input type="text"/>			
Permanent Residential Address	<input type="text"/>			
				Postcode
Date moved to this address	<input type="text"/>	Year	<input type="text"/>	Month
Telephone numbers	<input type="text"/>	Daytime	<input type="text"/>	Mobile
Email address	<input type="text"/>			
National Insurance number	<input type="text"/>	Date of birth	<input type="text"/>	
Are you married or in a registered civil partnership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Expected retirement age	<input type="text"/>
Status	<input type="checkbox"/> Employed	<input type="checkbox"/> Left employer	<input type="checkbox"/> In receipt of pensions	
If employed, name of employer	<input type="text"/>			

2 Identity Verification

- 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 (doctor, lawyer or other professional person) and statements, bills etc must not be more than 3 months old.

3 Transfers

Please complete this section if you are transferring funds from other pension arrangements into the SSAS. You need not complete it in respect of any existing SSAS which the Curtis Banks SSAS is taking over.

If you are transferring from more than 2 other arrangements, please complete further copies of this page and attach to your application.

	1	2
Name of other arrangement	<input type="text"/>	<input type="text"/>
Name of trustees/provider	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Postcode	<input type="text"/> Postcode
Contact name/number	<input type="text"/>	<input type="text"/>
Policy/account number (if known)	<input type="text"/>	<input type="text"/>
HMRC reference number (if known)	<input type="text"/>	<input type="text"/>
Expected transfer value	£ <input type="text"/>	£ <input type="text"/>
Are any benefits already in payment under the scheme?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the transfer consist of assets other than cash?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, please list the types of assets and their values	<input type="text"/>	<input type="text"/>

To make a transfer into the SSAS, 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 on the front 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.

4 Beneficiaries on Death

This section allows you to nominate who you would like benefits to be paid to on your death.

The actual beneficiaries, and the benefits to be paid to them, will be determined by the trustees of the SSAS. They will take account of all the information available on your death, including your nomination on this form. They will be guided by your nomination, but it is not binding on them.

The form applies to benefits on your death before age 75. The benefits on death after age 75 are different and a further form will be sent to you for completion if you are continuing to draw benefits beyond age 75.

Benefits on death are paid out either as a lump sum or a pension. For more details of the benefits payable, please refer to our [Benefits](#) guidance notes, available online or by calling the number on the front of this application form.

	Beneficiary 1	Beneficiary 2	Beneficiary 3	Beneficiary 4
Name				
Address				
Postcode				
Relationship				
% of fund				
Lump sum or pension?				

Notes

1. You can nominate any person or organisation for a lump sum benefit – they do not need to be relatives. You can only nominate for a pension your spouse or civil partner or a child under age 23, or someone who is financially or mentally or physically dependent on you.
2. You can change your nomination at any time by completing a further "Expression of Wishes" form, which is available on our website or on request.
3. 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.

5 A-Day Protection

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

- 1 **Primary or Enhanced 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**

6 Member Declaration

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.

You should read this declaration carefully before signing it. If you do not understand any part of it, please ask us for further guidance.

- 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 Rules, Terms and Conditions, Key Features Document, schedule of fees and schedule of permissible investments for the SSAS.
- I declare that to the best of my knowledge and belief all statements made in this Member Form as at the date of completion (whether in my handwriting or not) are accurate and complete.
- I agree and consent to Curtis Banks PLC carrying out checks to confirm my identity, residence and source of wealth and I agree to supply such further information as necessary for the purpose of these checks.
- I agree to the payment of any introducer's remuneration as set out in the Introducer Section of the application form.
- I authorise Curtis Banks PLC to accept investment instructions from any adviser identified in part 3 of the 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 PLC and Colston Trustees Limited do not give any advice in relation to the SSAS and its investments.
- I consent to my personal data being processed by Curtis Banks PLC in accordance with the Terms and Conditions and current data protection legislation. I consent to personal data being disclosed to any Introducer identified in this form either orally or in writing.
- I undertake to use my best endeavours to inform Curtis Banks PLC 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 contribute more than 100% of my earnings to all my pension arrangements in a tax year; or
 - I lose my right to enhanced protection
- 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 would like benefits on my death to be paid out in accordance with Section 4 above and understand that my nomination is not binding on the trustees.
- I authorise any other pension arrangement of which I am or have been a member to supply to Curtis Banks PLC any information they may reasonably require in connection with the administration of my SSAS.
- Where funds from other pension arrangements are to be transferred to the SSAS, I consent to the payment of the transfers.

Your signature

Your name

Date

