

YOUR FUTURE SIPP

Data Capture Form

This form is for your internal use only and is not an application form.
Please do not return it to us.

You will need to:

- Complete the online Your Future SIPP application
- Sign the application electronically or on paper and return to us
- Send any required enclosures to us as detailed on the application form

Your future, our focus.

curtisbanks.co.uk



This form is for your internal use only, please do not return to us.

Use this form to gather details from your client in order to create an online Your Future SIPP application.

Note: not all fields will directly apply to your client, therefore please ensure you only gather details relevant to their application.

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1 Important points to consider

Please note that if any of the following apply, you will need to complete an additional form(s) as part of the application, which are available on our website:

- Take an UFPLS immediately
- Invest in property
- If your client wishes to invest via a third party investment firm, we require an application form from the investment manager, stockbroker or platform.
- If your client wishes to invest in directly held investments, we need the relevant form from the provider of the investment and a written instruction.

For cash transfers in we will request these using the Origo 'Options Transfer' Service where available. If you would prefer us not to use the Origo 'Options Transfer' Service or if the transferring scheme does not use the Origo 'Options Transfer' Service, please indicate this when submitting the application form and provide us with any discharge forms required by the transferring scheme.

For in-specie transfers in we will require the relevant discharge forms for each in specie transfer, as we are unable to use the Origo 'Options Transfer' Service for these transfers. Please send us a completed In-Specie Transfer Schedule. Alternatively you can provide a valuation in your own format, which includes all of the information required by the schedule. If the In-specie transfer contains property then please send us a completed Property form.

Please note that if additional documentation is required, further details can be found in each section of this document as well as appendix B.

All documents are available on our website www.curtisbanks.co.uk.

2 Client details

2.1 Personal

| | | | |
|--|------|--------|--------|
| | Sex | Male | Female |
| Title <small>Mr/Mrs/Miss/Ms/Dr/Other</small> | | | |
| First name | | | |
| Middle name(s) | | | |
| Surname | | | |
| Date of birth <small>Day/Month/Year</small> | | | |
| National Insurance number | | | |
| Nationality | | | |
| Country of residence | | | |
| <p>In order to apply for Your Future SIPP, your client must either be a UK National, or be resident in the UK.</p> <p>You will need to complete a paper application form and enclose an 'Overseas Client Declaration', available on our website, if:</p> <ul style="list-style-type: none">- your client is a US citizen, resident in the UK; or- your client is a UK National but not resident in the UK | | | |
| Expected retirement age | | | |
| Is your client married? | Yes | No | |
| Is your client in a registered civil partnership? | Yes | No | |
| If yes, spouse's/registered civil partner's date of birth <small>Day/Month/Year</small> | | | |
| If married, spouse's gender | Male | Female | |

2 Client details (continued)

2.2 Client's address

Permanent residential address

Year of move to property

Previous address
(if address has changed
in the last 3 years)

Correspondence address
(if different from permanent
residential address)

Telephone numbers
Home
Mobile

Email address

2.3 Client's status

Work status

Tick one box only.

☐ **Employed** If you have ticked this box, please complete your client's employer's details below.

Employer's name

Employer's address

☐ **Receiving a pension chargeable to tax**

☐ **Self-employed** If trading under a different name please write it in the box below.

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

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

☐ **In full time education**

☐ **Unemployed**

☐ **Other** If you have ticked this box, please give details below.

Tax status

Tax status

UK Relevant

Non-UK Relevant

2.4 Money Purchase Annual Allowance (MPAA)

Has the client triggered the MPAA in another registered pension scheme?

Yes

No

If yes, please confirm the date of the trigger event, and the name of the pension scheme where it occurred:

Date

Name of pension scheme

3 Client verification

You will be prompted to confirm the standard of identity verification you carried out.

3.1 Evidence of identity

Does the client have a current full UK passport?

Yes

No

If yes, please confirm passport number

Passport expiry date

Does the client have a current full UK driving licence?

Yes

No

If yes, please confirm driving licence number

Driving licence issue date

Driving licence expiry date

3.2 Source of funds

Current occupation

Annual income

£

Source of wealth

Income from employment

Income from savings/investments

Gift

Lottery and other gambling winnings

Inheritance

Property sale

Divorce settlement

Income from a lifetime annuity

Pension income from registered pension scheme(s)

Other; please specify

4 Transfers

This section is to be completed for all uncrystallised and/or crystallised transfers. If your client is not transferring in from another scheme, please go to section 5.

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

4.1 Scheme details

| | | |
|--|--|--------------|
| Full name of scheme to be transferred | | |
| Type of scheme to be transferred (e.g. PP, EPP, etc) | Personal | Occupational |
| Name of scheme administrator | | |
| Policy or membership number | | |
| Scheme administrator address | | |
| Scheme administrator telephone number | | |
| HMRC reference number | | |
| Transfer all assets? | Full transfer | |
| | Partial transfer | |
| Estimated transfer value | £ | |
| On what basis is the transfer being effected? | Cash | |
| | In specie | |
| | You will need to enclose a portfolio valuation (including SEDOL numbers) with the completed application, alternatively you can complete an in specie transfer schedule, which is available on our website. | |
| Type of transfer | Uncrystallised please complete section 4.2 | |
| | Crystallised please complete section 4.3 | |

This value should be taken from the illustration this application relates to.

4.2 Transfer advice

| | | |
|--|-----|----|
| Is the transferring scheme a defined benefit pension scheme, for example, a final salary scheme? | 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) or guaranteed growth rates? | Yes | No |
| If you are not sure please ask your client to check with their current scheme. | | |
| If you have ticked "yes" to any question your client will need to confirm that a suitably authorised financial adviser recommended the transfer. | | |
| We will not be able to accept the transfer without this recommendation. | | |

If you did not give this advice, please confirm the authorised firm and individual who did give your client the advice:

| |
|---------------------------------|
| Firm name |
| Adviser name |
| FCA reference for company (FRN) |

4.3 Crystallised transfers

Crystallised details

Are the funds in this scheme:

Client's own **Inherited from a deceased person** **Both**

For this arrangement is your client:

The original member **A dependant** **A nominee** **A successor**

What type of drawdown is this arrangement in:

Flexi-access drawdown **Capped drawdown**

Does your client want to switch to flexi-access drawdown upon transfer to Curtis Banks?

Yes **No**

If your client is staying in capped drawdown, we also require the following information:

Reference date

Maximum permitted income

£

Taxable income taken to date in the
current reference year

£

Income requirements for crystallised transfers

Initial gross income required

Maximum (capped)/Whole fund (flexi-access)

Nil

Other This cannot exceed the maximum amount if in capped
drawdown

£ **each year**

Frequency of income payments

One off

Monthly

Quarterly

Half-yearly

Yearly

Where you select quarterly payments, we
will pay your client's income at the end of
March, June, September and December.

Date of first payment Month/Year

5 Contributions

If there are no contributions being paid into your client's plan please go to section 6.

The contribution amounts and frequency will be taken from the illustration when completing the online application form. If you are applying via a drawdown transfer illustration, you will need to tick contributions on the start page.

5.1 Personal contributions

If your client is paying personal contributions please ensure you include the following with the application:

- Cheque for single contribution payable to "Suffolk Life Trustees Limited re (client's name)" (if applicable)
- Completed and signed Direct Debit instruction (if your client intends to make regular contributions)

If your client's personal contributions are being paid by a third party please ensure you include the following with the application:

- Completed and signed contribution form
- Cheque for single contribution payable to "Suffolk Life Trustees Limited re (client's name)" (if applicable)
- Completed and signed Direct Debit instruction (if the third party intends to make regular contributions)
- Identity verification form for the third party

If your client's personal contributions are being paid by their employer please ensure you include the following with the application:

- Cheque for single contribution payable to "Suffolk Life Trustees Limited re (client's name)" (if applicable)
- Completed and signed Direct Debit instruction (if the third party intends to make regular contributions)
- Identity verification form for your client's employer

For monthly contributions paid by your client please also capture the following:

| Preferred payment date | 1st of the month | 15th of the month |
|------------------------|------------------|-------------------|
| Sort code | | |
| Bank name | | |
| Bank address | | |
| Account number | | |
| Account name | | |

5.2 Employer contributions

If your client's employer is paying contributions please ensure you include the following with the application:

- Cheque for single contribution payable to "Suffolk Life Trustees Limited re (client's name)" (if applicable)
- Completed and signed Direct Debit instruction (if the third party intends to make regular contributions)
- Identity verification form for your client's employer

For all employer contributions please also capture the following:

| |
|---------------------------|
| Employer name |
| Registered number |
| Contact name for employer |
| Employer address |

For monthly contributions please also capture the following:

| Preferred payment date | 1st of the month | 15th of the month |
|------------------------|------------------|-------------------|
|------------------------|------------------|-------------------|

6 Immediate drawdown

If your client is not immediately designating to drawdown, please go to section 7.

6.1 Lifetime allowance

Benefits taken
before 6 April
2006

- 1 My client will be crystallising benefits from another scheme at the same time as their Curtis Banks plan and will include details of which scheme they will be taking benefits from first. My client also confirms that the same information has been sent to the other scheme.
- 2 My client has not taken any retirement benefits from any registered pension scheme.
[Please go to the Protection section below.](#)
- 3 My client has not taken any benefits from any registered pension scheme other than from their Curtis Banks plan(s).
[Please go to the Protection section below.](#)
- 4 My client took retirement benefits from any scheme before 6 April 2006.
Has your client put any other retirement benefits into payment after 5 April 2006?

4a Yes, date of first benefit crystallisation event after 5 April 2006

4b No

For the following, please give the details:

- at the date in 4a, if completed; or
- at today's date if 4b is ticked

| | |
|---|---|
| Total maximum annual drawdown pension from SIPPs with Curtis Banks* | £ |
| Total maximum annual drawdown pension from other schemes* | £ |
| Total annual pensions from other pensions and annuities | £ |

*If any drawdown pensions have been converted to flexible or flexi-access drawdown, please give the amounts at the date of conversion.

Please confirm the following details for any of these arrangements which have been converted to flexible or flexi-access drawdown:

| Date of conversion | Income limit at conversion date | Date of last income limit review before conversion |
|--------------------|---------------------------------|--|
| | | |
| | | |
| | | |

Benefits taken
after 5 April
2006

- 5 My client has taken retirement benefits from any scheme that came into payment after 5 April 2006.

| Date of benefit crystallisation event | Percentage of the lifetime allowance used when taking this benefit |
|---------------------------------------|--|
| | % |
| | % |
| | % |
| | % |

Your client's scheme administrator or insurance company will have given them a statement showing the percentage figure we need. Please do not include results of the age 75 lifetime allowance test.

- 6 My client has transferred benefits to a Qualifying Recognised Overseas Pension Scheme (QROPS) after 5 April 2006.

| Date of benefit | Percentage of the lifetime allowance used when taking this transfer |
|-----------------|---|
| | % |
| | % |

6.1 Lifetime allowance (continued)

- 7 My client has taken retirement benefits that came into payment after their 75th birthday.

| Date benefits were taken | Amount crystallised | PCLS taken |
|--------------------------|---------------------|------------|
| | | |
| | | |

Protection

Do your client have enhanced, primary, fixed or individual protection on their pension fund?

Yes

No [Please go to the Lifetime allowance charge section below.](#)

If yes, please indicate the type of protection and reference number below and provide a copy of the relevant protection certificate:

| | |
|----------------------------|---|
| Fixed protection 2012 | Certificate enclosed |
| Fixed protection 2014 | Certificate enclosed |
| Fixed protection 2016 | Reference number Confirmation enclosed |
| Individual protection 2014 | Certificate enclosed |
| Individual protection 2016 | Reference number Confirmation enclosed |

My client has primary protection. Please provide a copy of the valid Certificate of primary protection from HMRC.

If the certificate states an amount of tax-free lump sum, please complete the following:

| Date | Amount of pension commencement lump sum paid from benefits crystallised after 5 April 2006 |
|------|--|
| | £ |
| | £ |
| | £ |
| | £ |

My client has enhanced protection. Please provide a copy of the valid Certificate of enhanced protection from HMRC.

My client has a lifetime allowance enhancement in respect of a pension credit or an overseas pension. Please provide a copy of the valid certificate from HMRC.

6.2 Crystallisation

Please tick A, B or C below to indicate how your client wishes to take benefits from their drawdown fund.

- A** Full crystallisation [Please go to section 6.3.](#)
- B** Partial crystallisation [Please go to section 6.4.](#)
- C** Switch from capped drawdown to flexi-access drawdown [Please go to section 6.5.](#)

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

6.3 If opting for full crystallisation

Please record details of the income your client wishes to receive.

| | | | | |
|------------------------------|-------------|--|------------------------------|--|
| Gross income required | Whole fund | Nil | Other, please specify amount | £ <input type="text"/> each year |
| Frequency of income payments | One off | Monthly | Quarterly | Where you select quarterly payments, we will pay income at the end of March, June, September and December. |
| | Half-yearly | Yearly | | |
| Date of first payment | Month/Year | Please go on to section 6.6. | | |

6.4 If opting for partial crystallisation

Please select **one** of the options below:

1 Value of fund to be crystallised £

or

2 Value of pension commencement lump sum to be taken £

Please record details of the income your client wishes to receive.

| | | | | |
|------------------------------|-------------------------|--|------------------------------|--|
| Gross income required | Whole crystallised fund | Nil | Other, please specify amount | £ <input type="text"/> each year |
| Frequency of income payments | One off | Monthly | Quarterly | Where you select quarterly payments, we will pay income at the end of March, June, September and December. |
| | Half-yearly | Yearly | | |
| Date of first payment | Month/Year | Please go on to section 6.6. | | |

6.5 If switching from capped drawdown to flexi-access drawdown

We will assume all capped drawdown arrangements are to be switched to flexi-access drawdown, unless you tell us otherwise.

| | | | | |
|------------------------------|-------------|--|------------------------------|---|
| Gross income required | Whole fund | Nil | Other, please specify amount | |
| Frequency of income payments | One off | Monthly | Quarterly | Where you select quarterly payments, we will pay your income at the end of March, June, September and December. |
| | Half-yearly | Yearly | | |
| Date of first payment | Month/Year | Please go on to section 6.6. | | |

6.6 Personal bank account to receive the lump sum and income payments

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

Bank or building society

Address

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, Faster Payments or CHAPS. Please speak to your bank if you have any questions as to whether your account is suitable.

Faster Payments and CHAPS are normally a same day transfer. Pension commencement lump sums and lifetime allowance excess lump sums will be paid to the bank/building society account detailed above by CHAPS. Please note that CHAPS payments will incur a fee, please refer to the current schedule of fees.

Payments will normally be made on the last business day of the month. Where the whole fund crystallised is to be paid out as pension income in a single payment, the payment will be made when the plan has been reconciled. This will incur a fee in line with the relevant schedule of fees.

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

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

7 Investment details

If your client will not be making any investments, please go to section 8.

If your client wishes to invest using more than one investment firm please complete a separate copy of this section for each additional firm.

7.1 Investment intentions

| | | | | | |
|---|---|---|--|--|--|
| Investment firms | Please indicate below which situation(s) are to apply to your client. | | | | |
| | 1 | Investment using an investment manager, platform or execution only stockbroker that is one of our Investment Partners Our list of Investment Partners is available on our website at www.curtisbanks.co.uk . | | | |
| | 2 | Investment using any other investment manager, platform or execution only stockbroker | | | |
| Please note: if you have selected one of the above options, please provide details of the investment firm in Section 7.2 below. | | | | | |
| Property | 3 | Commercial property purchase You will need to complete a Property Form, available on our website or upon request from us. Property Form to follow | | | |
| Direct investments | 4 | Directly held investments, including funds and deposit accounts Application forms to be provided to Curtis Banks. | | | |

7.2 Investment firm details

| | | | | | |
|---|--|--|--|----------|-------------|
| Name of investment manager/ platform/stockbroker | | If this does not apply please go to section 8. | | | |
| Address | | | | | |
| Contact name | | | | | |
| Telephone | | | | Fax | |
| Email address | | | | | |
| Name of regulator | | | | | |
| Type of service required | Investment Manager - Discretionary | Investment Manager - Advisory | Investment Manager - Execution-only | Platform | Stockbroker |
| Please note: we cannot guarantee that we will be able to establish an account with your clients chosen investment manager, platform or stockbroker. We will notify you if it is necessary to appoint an alternative. If your client wishes to invest using more than one investment firm, please provide the above details for the other accounts separately. | | | | | |
| Investment Firm: | Are receipts of transfers, contributions and tax reclaims from contributions to be transferred to the investment manager named on the online application form? | | | | |
| | Yes | | | | |
| | No | | | | |

8 Illustration reference

Please enter the illustration reference below.

9 Benefits payable on death

You should complete this section to tell us who your client wishes to receive benefits from your plan if they die.
If your client wishes to name more beneficiaries than the spaces allow for, please continue on a separate sheet.

Please refer to the Terms and Conditions for your plan for details of the different ways death benefits may be received.

Declaration

- 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 below.
- 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 section 6.1 or 6.2, drawdown income would normally only be available in limited circumstances. Therefore in addition to the below, 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.

9.1 Details of beneficiaries

The percentages in section 9.1 should add up to 100%.

9.1.1 Individuals

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

9.1.2 Trust

Name of trust
Name of trustees

Address where trust is held

Date of trust

Percentage payable to beneficiary %

9.1.3 Charity

Name of charity
Address

Percentage payable to beneficiary %

Name of charity
Address

Percentage payable to beneficiary %

Total of all percentages in section 9.1 100%

9.2 Alternative beneficiaries

Please only complete this section if your client wishes to name alternative beneficiaries where all of the beneficiaries named in section 9.1.1 either:

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

The percentages in section 9.2 should add up to 100%.

9.2.1 Individuals

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

| | |
|---------------|--|
| Name | |
| Address | |
| Date of birth | Percentage payable to beneficiary <input type="text"/> % |

9.2.2 Trust

Name of trust
Name of trustees

Address where trust is held

Date of trust

Percentage payable to beneficiary %

9.2.3 Charity

Name of charity
Address

Percentage payable to beneficiary %

Name of charity
Address

Percentage payable to beneficiary %

Total of all percentages in section 9.2 100%

Appendix A Additional information required

Discharge forms:

If the scheme a member of Origo 'Options Transfer' Service?

Yes. We will request the transfer automatically, unless you tick the box below.

Please do not request the transfer until further notice.

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 4.1 and forward them on for completion.

Unsure

Where the scheme is a member of Origo 'Options Transfer' service, we will request the transfer automatically.

Nature of initial advice:

How was the sale transacted?

Face to Face (we will need details of the client's passport and driving licence)

At distance (you must enclose certified copies of the client's passport and driving licence)

Alternatively, if one of the above is not available, please tick one of the boxes below and enclose a certified copy of the relevant document.

HM Revenue & Customs tax notification dated within the past 12 months

State pension or benefits book/notification letter dated within the past 12 months

Council tax bill dated within the past 12 months

Mortgage statement dated within the past 12 months

Utility bill (not mobile phone) dated within the past 3 months

Bank/Building society/credit card statement dated within the past 3 months

Supplementary forms:

Are there any supplementary forms being sent:

Yes Please provide details in the box below

No

Appendix B Checklist

Identity and address verification documents

If your client is transferring in an existing plan:

Transfer paperwork from transferring scheme(s)

Where applicable our In Specie Transfer Schedule, or an asset list from the investment manager or current provider

If your client is making contributions:

Direct debit instruction (if applicable)

Cheque for single contribution (if applicable)

An identity verification form if an employer or third party is paying a personal contribution

A completed and signed contribution form if a third party is paying a personal contribution

If your client's employer is making contributions:

Direct debit instruction (if applicable)

Cheque for single contribution (if applicable)

Identity Verification form for your client's employer

Investment specific documents:

Where applicable

any investment account opening forms

property form

any application forms for directly held assets

Curtis Banks Pensions,
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F 0370 414 8000
curtisbanks.co.uk

Call charges will vary. We may monitor and record calls.

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited.

Suffolk Life Pensions Limited is a company registered in England and Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered office of both companies is 153 Princes Street, Ipswich, IP1 1QJ. SL169.202304 April 2023

