

# TRANSFER REQUEST FORM



For use with Your Future SIPP, MasterSIPP, SimSIPP, SmartSIPP and Suffolk Life SIPP when transferring an uncrystallised or crystallised scheme to a new or existing plan

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

Please use this form when you wish to transfer uncrystallised or crystallised benefits into your new or existing SIPP.

Please return your completed form either by secure message or by post to the below address:

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

Please complete this form using black ink and block capitals.

# Contents

Section	Page
1 Client's personal details	3
2 Adviser section	3
3 Transfer details	5
4 Income payment details	8
5 Benefits payable on death	9
6 Risk questions for capped drawdown to flexi-access drawdown switches	11
7 Investment Pathways	13
8 Client's declaration (including adviser remuneration and bank details)	14
Appendix A In specie transfer schedule	17
Appendix B Adviser declaration for safeguarded benefits (including defined benefits)	19

# 1 Client's personal details

## 1.1 Client's details

Plan number / Application ID

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

Forename

Middle name(s)

Surname

Date of birth

Email address

Curtis Banks will not give you advice about the suitability or otherwise of transferring all or part of your pension to Curtis Banks, taking income under flexi-access drawdown or switching from capped drawdown to flexi-access drawdown.

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 6 and 7.

## 1.2 Money Purchase Annual Allowance

Have you triggered the Money Purchase Annual Allowance in another registered pension scheme?

Yes

No

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

Date

Name of pension scheme

# 2 Adviser section

This section should be completed by a regulated UK adviser/intermediary.

## 2.1 Adviser's details

Name of authorised individual

Full name of regulated organisation

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

Contact address

Telephone number

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

Email address

Name of regulator

Financial Services Register reference number for organisation

Financial Services Register reference number for individual

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

Name of principal or network

Financial Services Register reference number for principal or network

## 2.2 Uncrystallised transfers - advice given

Please complete the below declaration for uncrystallised transfers.

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

Yes No

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

Yes No

## 2.3 Crystallised transfers - advice given

Please complete the below declaration for all crystallised transfers.

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

Yes No

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

Yes No

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

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

Yes No

## 2.4 Adviser's declaration and signature

### Declaration

- I understand that you will hold my title, full name, business email address, contact details and Financial Services Register reference number and all communications to and from me on your systems for your legitimate interest in the effective administration of my client's SIPP (you should also read our Privacy Information Notice (for advisers). This can be found on our website [www.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 8).
- 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 confirm that I have the appropriate authorisation to sign this declaration for the organisation detailed in section 2.1.
- The organisation detailed in section 2.1 accepts responsibility to ensure that instructions they or any of their employees or agents give to any appointed investment manager to purchase investments will be in accordance with the latest available Schedule of Allowable Investments. This includes the requirement not to purchase investments that would give rise to a tax charge or liability as taxable property as defined under Part 2 Schedule 29A of the Finance Act 2004. If a non-allowable investment is purchased the organisation agrees to indemnify Curtis Banks for any loss or liability, including any tax charge or penalty levied by HM Revenue & Customs on Curtis Banks, as a direct result of the plan holding such an investment.

### Adviser charges

Where an initial adviser charge is to be paid, the organisation detailed in section 2.1 ("we/us") agrees in the event of any overpayment of any adviser charge in error, to inform Curtis Banks and repay the sum promptly. Until the sum has been repaid in full, it shall be due and payable as a debt. Curtis Banks are entitled to set off any sums owed to them by us against any other sum payable by any member of the Curtis Banks Group of companies to us.

Please discuss the figures in section 8 (client's declaration) with your client before that section is completed. Where an initial adviser charge is to be paid, please provide your organisation's bank account details overleaf.

### Signature

Name

Position in organisation

Signed

Date

### 3 Transfer details

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

#### 3.1 Scheme details

Full name of scheme to be transferred  
Type of scheme being transferred; for example, a PP or EPP  
Name of scheme administrator/trustee/insurance company  
Address

Scheme administrator/trustee/insurance company contact telephone number  
Scheme administrator/trustee/insurance company contact email address

Policy/account number (if applicable)

HM Revenue & Customs reference number

Please indicate below whether this is a full or partial transfer. If the transfer contains both uncrystallised and crystallised parts, please confirm the separate values below.

- 1 Full transfer
- 2 Partial transfer *Please ensure that the exact amount to be transferred is entered in the 'transfer value' box.*

Uncrystallised transfer value (or estimate)

£

Crystallised transfer value (or estimate)

£

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

- 1 None of the scheme has begun paying benefits (uncrystallised). *Please complete sections 3.2, 3.3 and 3.4.*
- 2 Some of the scheme has begun paying benefits (crystallised). *Please complete sections 3.2, 3.3 and 3.5.*

#### 3.2 Assets to be transferred

##### Type of assets

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

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

Please tick below as appropriate:

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

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

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

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

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

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

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

### 3.3 Discharge forms

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

**Yes.** We will request the transfer automatically, unless you tick the box below. Applicable for cash transfers only

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 3.1 and forward them on for completion.  
If Curtis Banks are required to obtain discharge forms we may charge a fee for the transfer. Please refer to the Schedule of Fees.

**Unsure.** Where the scheme is a member of Origo 'Options Transfer' service and the transfer will comprise only cash we will request the transfer.

### 3.4 Uncrystallised transfers

Please complete the below questions for uncrystallised transfers only along with Sections 5, 7 and 8.

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme? If "yes", please also provide the guarantee date:	Yes	No
If "no", does the transferring scheme include:		
Guaranteed Annuity Rates?	Yes	No
any other "safeguarded benefits" that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP)?	Yes	No
If you are not sure, please check with your current scheme.		
If you have ticked "yes" to any question, please confirm that a suitably authorised financial adviser recommended that you transfer the pension.	Yes	No
We will not accept the transfer unless you have received such advice.		
Before we can request the transfer, we will need a signed declaration from the adviser named in section 2, confirming that they did recommend that you transfer the pension to us.		
If your adviser in section 2.1 gave this advice they will be required to sign and complete section 2.4.		
If your adviser in section 2.1 didn't give advice but you would still like to transfer the scheme, you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix B.		
Is the transfer a credit as a result of a Pension Sharing Order?	Yes	No
Is the transfer part of a block transfer?	Yes	No
If yes, please provide details of any protected tax free cash entitlement, minimum pension age etc which is being preserved by the block transfer.		
Is the transferring scheme in trust?	Yes	No
If yes, will the trust be revoked upon transfer to Curtis Banks?	Yes	No

Please note: if the trust will not be revoked on transfer we will require a new plan to be established to keep these funds ringfenced. Full fees will be payable on the new plan. Please contact us if you intend to open a new plan to receive funds held in trust.

## 3.5 Crystallised transfers

Please complete the below questions for crystallised transfers only along with all remaining sections of the form.

Are the funds in this scheme:

**Your own**

**Inherited from a deceased person**

**Both**

If both, please complete a separate copy of section 3.5 for each arrangement being transferred.

For this arrangement are you:

**The original member**

**A dependant**

**A nominee**

**A successor**

What type of drawdown is this arrangement in:

**Flexi-access drawdown**

Please also ensure that the income payment details section of this form is complete.

**Capped drawdown**

Do you want to switch to flexi-access drawdown upon transfer to Curtis Banks?

**Yes**

**No**

Please note: If you take income from members' flexi-access drawdown, you will trigger the Money Purchase Annual Allowance (MPAA). Contributions to your money purchase schemes will be limited to £4,000.

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.

In section 6, you may need to answer questions to highlight the risks of flexi-access drawdown.

If you are 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**

## 4 Income payment details

### 4.1 Initial gross income

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

Please specify below the amount to be paid.

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

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

### 4.2 Personal bank account details for income payments

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

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

<b>Bank or building society</b>	
<b>Address</b>	
<b>Sort code</b>	
<b>Account in the name(s) of</b>	
<b>Account number</b>	<b>Roll number</b>

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

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

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



## 5 Benefits payable on death

You should complete this section to tell us who you wish to receive benefits from your plan if you die.  
If you wish to name more beneficiaries than the spaces allow for, please continue on a separate sheet and attach it to this form.  
Please refer to the Terms and Conditions for your plan for details of the different ways death benefits may be received.

Please confirm how you would like your beneficiaries to be updated:

I would like the current beneficiaries for my uncrystallised funds to apply to the crystallised funds

I would like the beneficiaries below to apply to all of my pension funds

I would like the beneficiaries below to apply to my crystallised funds only

### 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 5.1 or 5.2, 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.

### 5.1 Details of beneficiaries

The percentages in section 5.1 should add up to 100%.

#### 5.1.1 Individuals

Name

Address

Date of birth

Percentage payable to beneficiary

%

Name

Address

Date of birth

Percentage payable to beneficiary

%

#### 5.1.2 Trust

Name of trust

Name of trustees

Address where trust is held

Date of trust

Percentage payable to beneficiary

%

### 5.1.3 Charity

Name of charity

Address

Percentage payable to beneficiary  %

Total of all percentages in section 5.1

## 5.2 Alternative beneficiaries

Please only complete this section if you wish to name alternative beneficiaries where all of the beneficiaries you name in section 5.1.1 either:

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

The percentages in section 5.2 should add up to 100%.

### 5.2.1 Individuals

Name

Address

Date of birth

Percentage payable to beneficiary  %

Name

Address

Date of birth

Percentage payable to beneficiary  %

### 5.2.2 Trust

Name of trust

Name of trustees

Address where trust is held

Date of trust

Percentage payable to beneficiary  %

### 5.2.3 Charity

Name of charity

Address

Percentage payable to beneficiary  %

Total of all percentages in section 5.2

## 6 Risk questions for capped drawdown to flexi-access drawdown switches

Please answer the following question.

Prior to applying to take benefits have you taken advice in relation to switching from capped drawdown to flexi-access drawdown from an authorised adviser?

Yes [please go to section 7](#).

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

\* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to take benefits under flexi-access drawdown. 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 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 capped drawdown 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 note that this exercise is only intended to highlight potential risks - your answers won't affect your options.](#)

### Pensions guidance

Pension Wise is a free, impartial service from the government which offers guidance about your pension options. Pension Wise offers face-to-face and telephone appointments. They also have a website. Have you received guidance from Pension Wise?

Yes [Date Pension Wise Service accessed:](#)

No

### Market volatility

Are you accessing your pension pot to prevent further investment losses from coronavirus-related market volatility?

Yes

No/unsure

### Financial distress

Are you in financial distress because of the coronavirus-related circumstances?

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 usually 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

## 6 Risk questions for capped drawdown to flexi-access drawdown switches (continued)

<b>Inflation</b>	<p>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?</p> <p><b>Yes</b></p> <p><b>No</b></p>
<b>Debt</b>	<p>Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?</p> <p><b>Yes</b></p> <p><b>No</b></p>
<b>Benefits</b>	<p>Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?</p> <p><b>Yes</b></p> <p><b>No</b></p>
<b>Ongoing income</b>	<p>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?</p> <p><b>Yes/unsure</b></p> <p><b>No</b></p>
<b>Contributions</b>	<p>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 £40,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £4,000. Are you, or anyone on your behalf, likely to contribute more than £4,000 to money purchase pensions in the future?</p> <p><b>Yes/unsure</b></p> <p><b>No</b></p>
<b>Further investment</b>	<p>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?</p> <p><b>Yes/not applicable</b></p> <p><b>No/unsure</b></p>
<b>Shopping around</b>	<p>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?</p> <p><b>Yes</b></p> <p><b>No/unsure</b></p>
<b>Beneficiaries</b>	<p>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?</p> <p><b>Yes/unsure</b></p> <p><b>No</b></p>
<b>Contact details</b>	<p>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).</p> <p><b>Email address</b></p> <p><b>Home telephone number</b></p> <p><b>Mobile telephone number</b></p> <p><b>Preferred hours of contact</b></p>

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

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

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 Money and Pensions Service website [maps.org.uk](http://maps.org.uk), by phone 01159 659570 or by email [contact@maps.org.uk](mailto:contact@maps.org.uk).

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

---

Please note: Curtis Banks does not offer Investment Pathways, so we will be unable to proceed with your drawdown transfer application if you have selected option 1. We recommend that you discuss your options and your personal circumstances with a financial adviser. If you do not have a financial adviser, you can contact the Money and Pensions Service on 01159 659570 or [contact@maps.org.uk](mailto:contact@maps.org.uk).

---

[Please continue to section 8.](#)

## 8 Client declaration and signature for transfers (including adviser charging and bank details)

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

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

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

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

### Declaration

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

- I hereby consent to Curtis Banks obtaining details from the administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement of which I am or have been a member in connection with the transfer and authorise the giving of such details to Curtis Banks.
- I also consent to my adviser in section 2.1 to obtain the same details.
- Declaration to the current provider of the transferring scheme(s)
  - I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in section 3 of this application directly to Curtis Banks and to provide any instructions and/or discharge required by any relevant third party to do so.
  - I accept that in order to comply with regulatory obligations, Curtis Banks and the current provider(s) named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
  - Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider(s).
  - When payment is made to Curtis Banks as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 3 of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.
  - I have read any information provided or made available to me by the current provider in connection with this transfer.
- Declaration to Curtis Banks and the current provider of the transferring scheme(s)
  - I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Curtis Banks and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.
  - I authorise Curtis Banks, the current provider, any contributing employer and any financial adviser or intermediary named in this application to obtain from each other, and to release to each other, any information that may be required to enable the transfer of sums and assets to Curtis Banks.
- I wish for the pension scheme benefits detailed overleaf to be transferred to my Curtis Banks plan.
- I declare that to the best of my knowledge and belief the statements made in this form (whether in my handwriting or not) are correct and complete.
- While Curtis Banks will request transfers in a timely manner, I understand that Curtis Banks is not responsible for the timely completion of the transfer.
- I understand that, in accordance with the Terms and Conditions, a fee may be charged in respect of the transfer of the above scheme (please refer to the relevant Schedule of Fees for further details).
- I understand that Curtis Banks will not request any in specie transfer until all of the information requested in the in specie transfer schedule has been provided and an account with my nominated investment manager has been established.
- I wish for the pension scheme benefits detailed in section 3.1 to be transferred to my SIPP.
- I understand that you may undertake a search with a reference agency for the purposes of verifying my identity and age. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.
- The transfer will be used to provide benefits under my SIPP administered by Curtis Banks, in accordance with the Rules of the SIPP.
- I am not bankrupt and there are no court orders affecting my pension arrangements.

## 8 Client declaration and signature for transfers (including adviser charging and bank details) (continued)

### Declaration for crystallised transfers

- I understand that a crystallised arrangement can only be transferred in full and not in part.
- I accept that an additional arrangement under my plan is set up to allow the continuation of drawdown income. Each separate crystallised arrangement transferred in must be maintained separately and will incur its own set of drawdown fees as stated in the Schedule of Fees.
- I confirm I wish to take the income as detailed in section 4.
- I accept that:
  - no pension commencement lump sum is available from the crystallised funds transferred into the new arrangement(s) at any time;
  - no contributions or crystallised transfers may be made to a crystallised arrangement;
  - any further crystallised transfers will require the establishment of a new arrangement for each transfer;
  - if I receive income from a flexi-access drawdown arrangement, I will trigger the Money Purchase Annual Allowance, if I have not already done so.
- I accept that Curtis Banks is not responsible for checking whether I have triggered the Money Purchase Annual Allowance before accepting contributions in excess of the limit, which is currently £4,000

### HM Revenue & Customs warning

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

### Adviser charges

- I authorise Curtis Banks to pay my adviser (detailed in section 2.1) the following adviser charges. I understand that an adviser charge will be paid from my SIPP bank account or paid by my nominated investment manager to my adviser.
- I confirm that any adviser charges are genuinely commercial arrangements between myself and my adviser and only relate to pensions advice and services provided.

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

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

Print name

Signature of client

Date

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

## 8 Client declaration and signature for transfers (including adviser charging and bank details) (continued)

### Adviser's bank details

---

Please discuss the figures in section 8 (client's declaration) with your client before that section is completed.

Where an initial adviser charge is to be paid, please provide your organisation's bank account details below.

#### Tick Box

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

---

### New payment details

Bank or building society

Address

Sort code

Account number

Account in the name(s) of

Payment reference

Roll number

Your organisation's email address for payment confirmation:

As detailed in section 2.1

Other email address

Curtis Banks will pay agreed ongoing adviser charges upon production of a correct invoice, except where you have opted to take automatic adviser charges from your client's Your Future SIPP.

Name

Position in organisation

Signed

Date



# Appendix A In specie transfer schedule

For use with Your Future SIPP, MasterSIPP, SimSIPP, SmartSIPP and Suffolk Life SIPP.

## Client details

What is your relationship to the client?

Client name

Full name of transferring scheme

Plan number or application ID

## Our requirements

Please complete the table below with a list of the assets that are to be transferred to Curtis Banks. If an asset has holdings in underlying investments, please provide us with details of each of the underlying investments. We require SEDOL numbers to identify the exact asset that is to be transferred. If the asset doesn't have a SEDOL number please provide us with an ISIN number. If the asset does not have either a SEDOL or ISIN, we will require a prospectus or brochure for the asset.

If you're not sure whether an asset can be accepted, please contact our Investment Operations team on 01473 296829 or by email to [investmentoperations@suffolklife.co.uk](mailto:investmentoperations@suffolklife.co.uk)

For SmartSIPP only:

We will only hold a fund directly with the fund provider if it cannot be held by the appointed investment platform provider or by an execution only stockbroker. Please complete as "Direct".

For SimSIPP only:

All investments must be held by an investment firm.

Where information provided is not correct and complete, we reserve the right to charge for additional work on a time cost basis as per the relevant schedule of fees. For example, this includes the need to request information directly from the current scheme because it has not otherwise been provided.

## What we will do next

Once we have received this completed list, we will check that we can accept each asset:

- If we need more information in order to complete our assessment, we may contact you to request a copy of the prospectus for the asset.
- If we're unable to accept any of the assets, or we have identified that an asset cannot be held in the location that you've specified, we will contact you to discuss how to proceed.
- If it is unclear where an asset should be held within the Curtis Banks plan, we will ask you to confirm where the assets should be held.

Once we've verified that we can accept all the assets in the locations that you've chosen, we will contact the current pension provider to arrange the transfer.

## Fixed Term Bank Accounts (FTBA)

Full name of account	Provider name	Maturity term	Value

## List of assets

Full name of asset	SEDOL code	ISIN (if SEDOL not available)	Quantity	Where are assets held at the current scheme	Where are assets to be held within the plan
Example 1	B 1 6 G W D S		5,595.00	Stocktrade account	Stocktrade account
Example 2	B 1 2 S R V D		6,017.78	Cofunds	Cofunds

## Appendix A In specie transfer schedule (continued)

### List of assets (continued)

Full name of asset	SEDOL code	ISIN (if SEDOL not available)	Quantity	Where are assets held at the current scheme	Where are assets to be held within the plan

Please continue on a separate sheet if required.

## Appendix B Adviser declaration for safeguarded benefits (including defined benefits)

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

### Adviser's details

Name of authorised individual

Full name of regulated organisation

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

Contact address

Work

Telephone numbers

Email address

Name of regulator

Financial Services Register reference number for organisation

Financial Services Register reference number for individual

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

Name of principal or network

Financial Services Register reference number for principal or network

### Declaration

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

### Declaration

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

### Advice given

- Did you advise your client on the suitability of transferring any employer-sponsored schemes to this product?  
Yes  
No
- Did you advise your client to transfer any safeguarded benefits to this product?  
Yes  
No

### Signature

Name

Position in organisation

Signed

Date

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

T 0370 414 7000  
F 0370 414 8000

[curtisbanks.co.uk](http://curtisbanks.co.uk)

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

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

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

Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. SL225.202109 September 2021

