

SSAS Employer Contributions

Please return your completed form via secure message or via post to:

SSAS Department, Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ

Please note: This form supersedes all previous instructions. Please read section 11 before completing this form.

1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website www.curtisbanks.co.uk or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact the SSAS Team on 0117 332 4051 or ssas.admin@curtisbanks.co.uk.

2 SSAS details

Scheme name

Member name

Scheme reference

3 Third party contributions

Please complete this section if a contribution is to be made by a third party, for example a relative or other entities. Please also sign section 10.

Name of third party

Please note: If this is the first time the third party is making a contribution to Curtis Banks, please also complete and return the "Identity Verification Certification - Private individual/Company or other group" form which is available on our website.

4 Contribution details

4.1 Gross personal contributions (i.e. no deduction for UK income tax)

Single contribution (gross) £

Regular contribution (gross) £

One off catch up contribution (gross) £

Payment frequency Monthly Quarterly Yearly

Start date* day/month/year

End date day/month/year

4.2 Employer contributions (to be paid by BACS, Faster Payments, standing order or by CHAPS/TT)

Employer ad hoc contribution (gross) £

Employer regular contribution (gross) £

Employer catch up contribution £

4 Contribution details (continued)

4.3 For regular contributions only

Payment frequency Monthly Quarterly Yearly

Start date* Day/Month/Year

End date Day/Month/Year

Please also complete appendix A if you are aged 75 or over and your employer wishes to contribute to your pension.

5 Employer details

Employer's name

Employer's address

Name of contact

Company registered number

Telephone number

6 Employer's signature

- We agree to pay the above contributions until further notice, or until the end date where applicable, and will notify Curtis Banks of any change and provide a new employer contributions form.

Signature for and on behalf
of the employer

Print name

Date

7 Money purchase annual allowance (MPAA)

The MPAA is a £10,000 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.

If this section does not apply, please go to section 8.

Please confirm whether you have triggered the MPAA:

I have triggered the MPAA.

Date of MPAA trigger:

Scheme where trigger
occurred:

8 Source of wealth

Section 8 only needs to be completed if the client's source of wealth differs from the original application form. If not applicable please go to section 9.

If you are making contributions, please tick the appropriate box to confirm the source of wealth from which they are being paid.

- 1 Earnings
- 2 Sale of or income from investment
- 3 Gift or inheritance
- 4 Other - please specify below

9 Member trustee signature

Declaration

- 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 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 SSAS to unauthorised payments (as defined in the Finance Act 2004). I will not knowingly carry out any action which could lead to an unauthorised payment.
- If the total gross contributions (personal, third party and employer) to the SSAS in the current tax year exceed the Annual Allowance, I confirm that I have sufficient unused Annual Allowance to carry forward from the previous three tax years.
- 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 7 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions into the SSAS.
- I understand that the SSAS is a money purchase scheme. If I have triggered the money purchase annual allowance and contribute more than £10,000, I recognise that I will incur a tax charge and that I cannot use carry forward to mitigate this charge.
- I understand that if I hold Enhanced or Fixed protection and make a single or regular contribution, there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA) and Overseas Transfer Allowance (OTA) will apply to my pension benefits.
- I will inform Curtis Banks 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 a 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.

Signature of member

Print name

Date

10 Third party signature

- I agree to make the contributions detailed in section 4 to the pension of the member named in section 2.

Signature of third party

Print name

Date

11 Notes

- The current annual allowance is £60,000. If your income (including the value of any pension contributions) is over £260,000 your annual allowance may be reduced. Please refer to our Annual Allowance fact sheet, available on our website. The money purchase annual allowance is currently £10,000.
- In some circumstances if you hold transitional protection (previously known as Lifetime Allowance protection), making any single or regular payments could invalidate your protection.
- Contributions cannot be refunded without being unauthorised payments unless the contribution falls within HM Revenue & Customs' "genuine errors" guidelines or they are in excess of your relevant UK taxable earnings.
- The tax treatment outlined in this document is based on our understanding of tax law as at the date of this document and may be subject to change. The tax treatment depends on your individual circumstances and may be subject to change in the future.

Appendix A Clients aged 75 or over - employer contributions

This appendix is to be completed by the member signing section 9.

Please complete this section if you are aged 75 or over, and your employer wishes to make a contribution to your pension.

Are you a controlling director of your employer's firm?

Yes No

Do the contributions outlined in section 4.2 qualify for corporation tax relief for your employer?* If you do not know the answer, please refer to your employer.

Yes No

*HMRC will usually confirm that tax relief applies if the contributions are made wholly and exclusively for the purposes of the employer's trade or profession.

Please note: any contributions paid by employers for clients who are aged 75 or over will be reviewed on a case by case basis. If we have any queries we will contact you directly. Please consider this prior to transferring any funds to Curtis Banks.

Curtis Banks Limited,
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F 0117 929 2514
curtisbanks.co.uk

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

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