CURTIS BANKS

YOUR FUTURE SIPP

How to apply

How to guide

Your future, our focus.

curtisbanks.co.uk

How to apply for Your Future SIPP

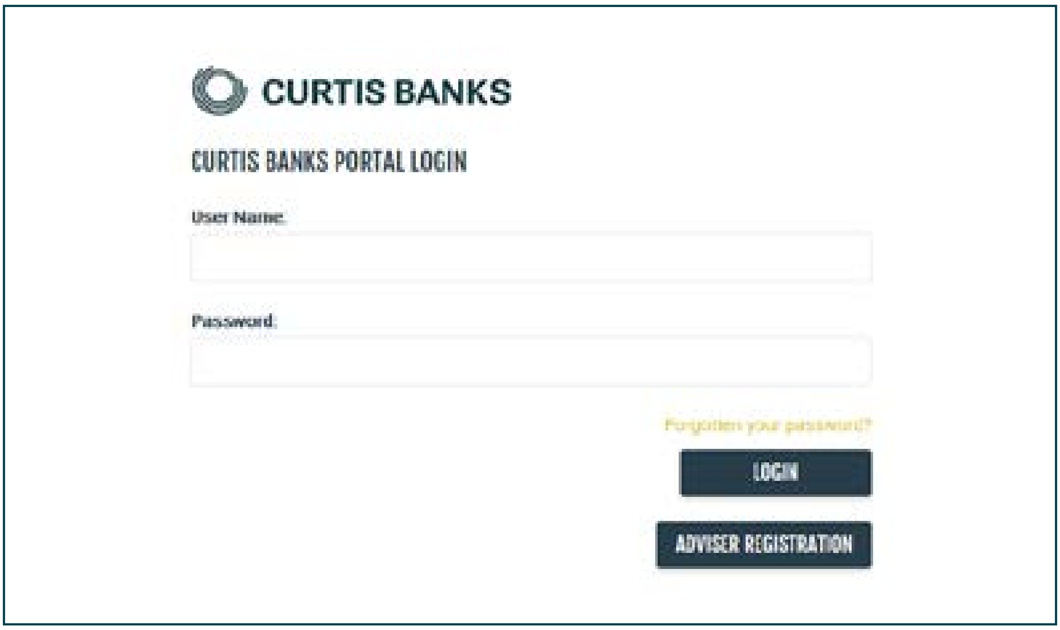
Terms of business

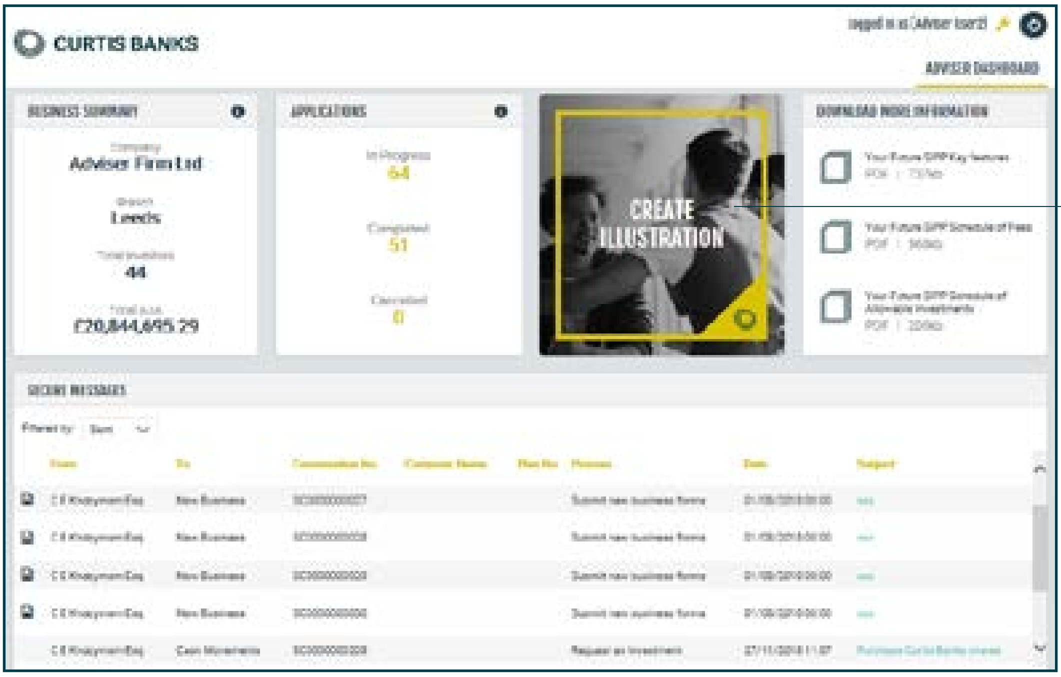
Our Terms of Business document must be signed and returned before attempting to apply for Your Future SIPP. Please contact our Sales Support team for instructions - call 01473 296 795 or email salessupport@suffolklife.co.uk. Alternatively, please contact your Business Development Manager, whose contact details can be found on our sales map via our website.

Using the Your Future SIPP portal to apply for Your Future SIPP

Login to the Your Future SIPP portal

To register for the Your Future SIPP Portal please refer to the **Getting set up on the Your Future SIPP Portal** guide.



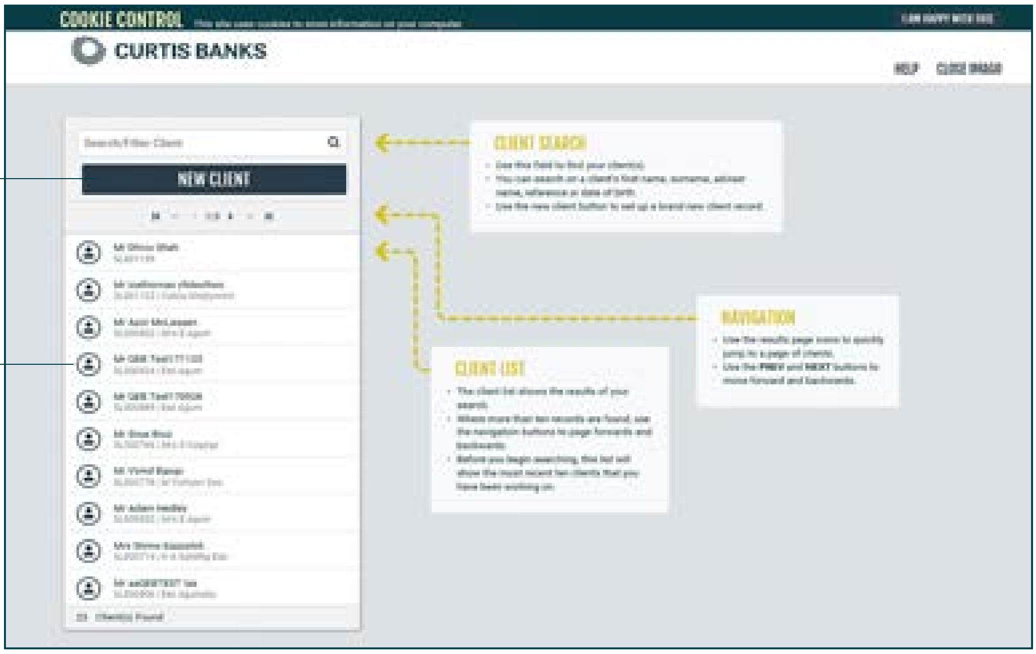


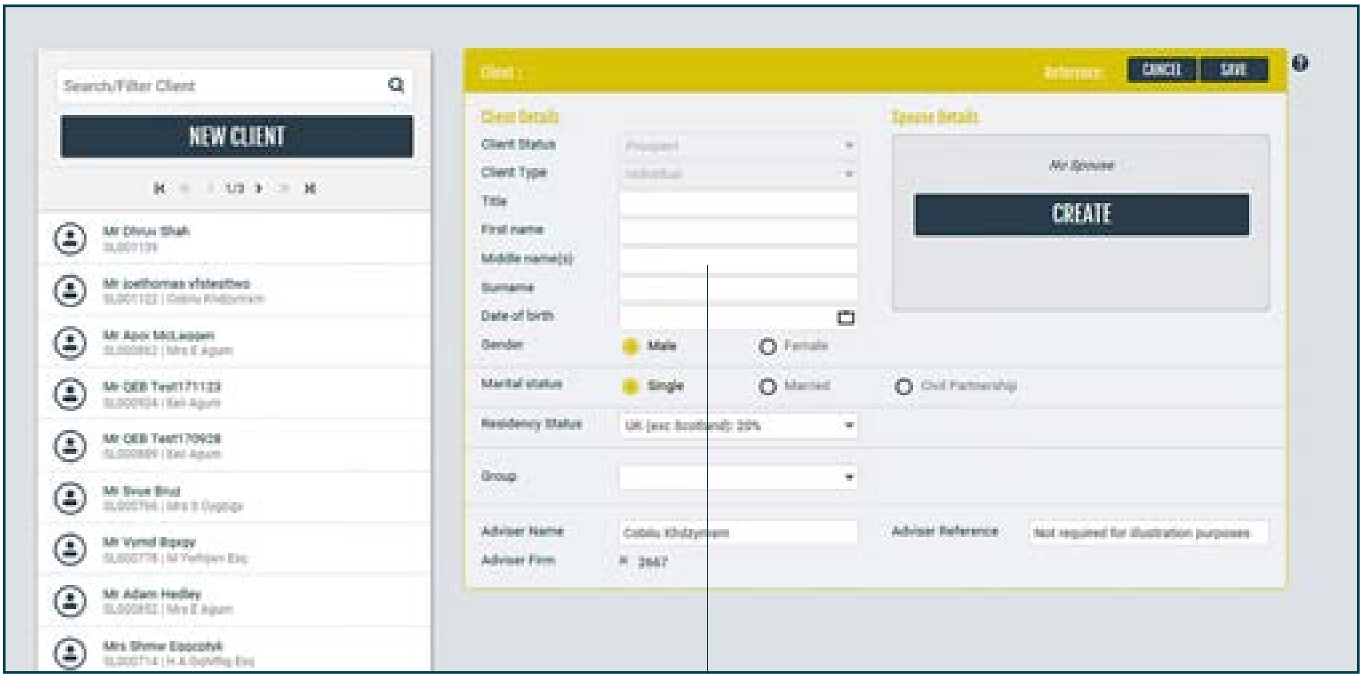
Once you have logged into the Your Future SIPP Portal, click the **'Create Illustration'** button. You will be directed to our illustration creation service (IMAGO).

Login to the Your Future SIPP portal (continued)

From IMAGO select the ‘**New Client**’ button to create a new client.

If you would like to start an illustration for a previously created client, select them from the list.



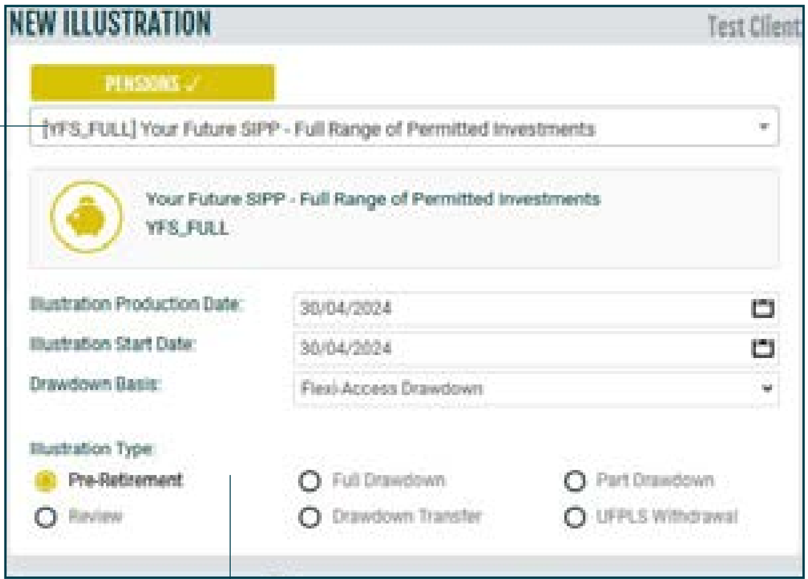


Please complete this section for the new client.

How to illustrate Your Future SIPP for a new client

Create your illustration

From your client's record, select **New Illustration**. Each illustration is given a unique reference.



Please select either Your Future SIPP - Using Investment Partners or Your Future SIPP - Full Range of Permitted Investments.

Please choose the illustration type, status and drawdown basis you wish to illustrate.

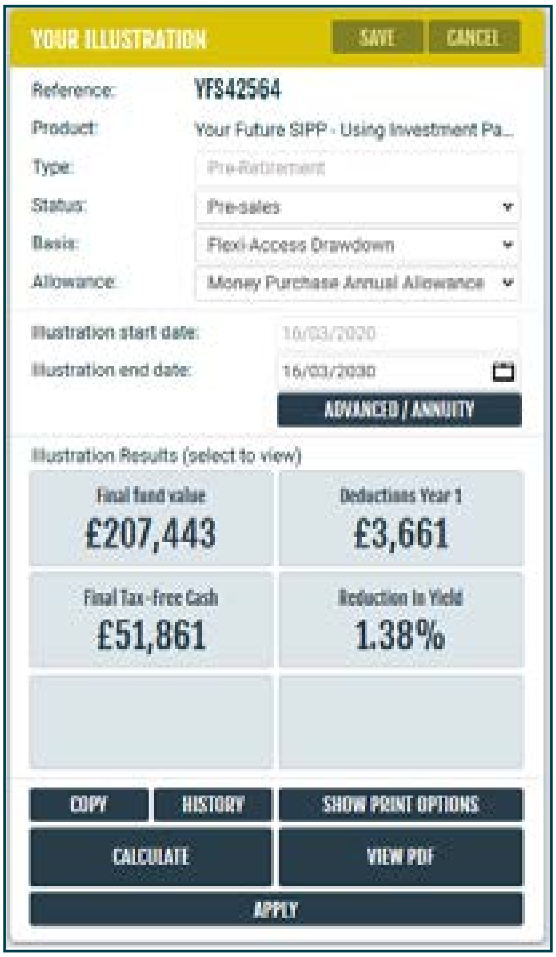
Please see our **How to Illustrate** guide for further details and instructions on how to illustrate within our portal.

Calculate, download and apply

Once you have entered the required details, click '**Calculate**' to update the illustration information.

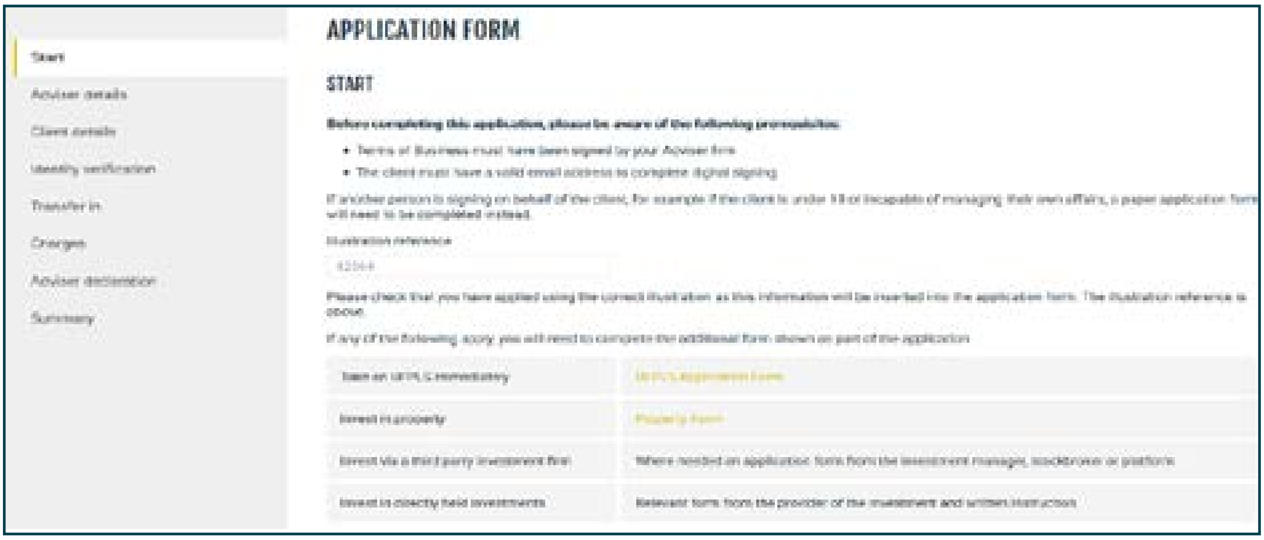
You can also download the illustration as a PDF by clicking '**View PDF**'.

Once you are happy with the illustration and all the details are correct, please click on the '**Apply**' button when you wish to apply for Your Future SIPP.

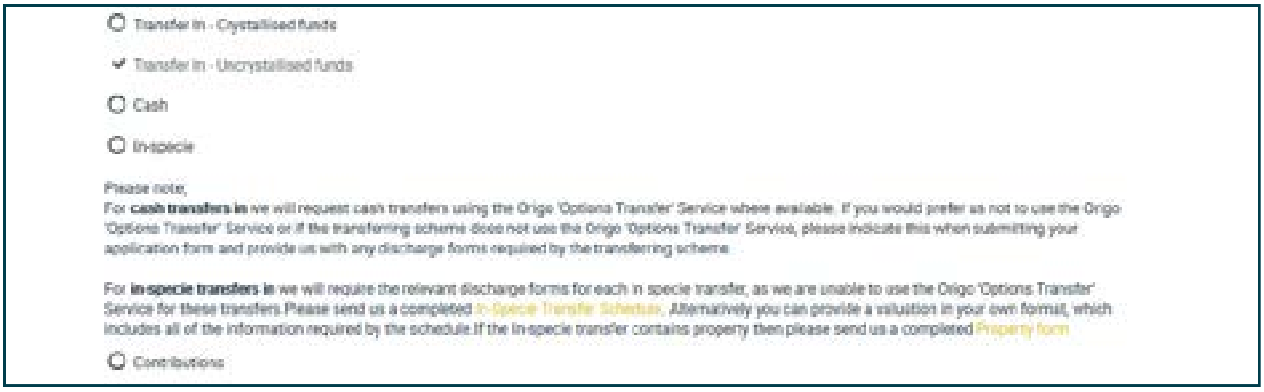


Once you have clicked '**Apply**', you will be redirected back into the Your Future SIPP Portal to complete our **Application Form**.

Application form



The first page of the application will pull through relevant sections and information based on your illustration. It will also tell you if there is any additional documentation we will require from you and provide links where relevant. Please open these links to download each form or make a note of these forms as you go, as the links will not be available at the end of the application. Forms and literature can be found on our website, www.curtisbanks.co.uk.



The first page of the application will also pull through the relevant transfer details and information based upon your illustration. It will also tell you if there are any additional transfer documents that we require.

You can complete an application form with both uncrystallised and crystallised transfers. You will need to illustrate both transfers separately, select either illustration to apply from, then on the start page tick the type of transfer that isn't shown on the illustration along with cash or in specie where applicable.

Please note: if you have created separate illustrations for uncrystallised and crystallised transfers and the crystallised plan is no longer being transferred to Curtis Banks, please do not apply for Your Future SIPP using the drawdown transfer illustration.

Please be aware that your adviser charges may need to be adjusted since these will be populated from the illustration which you have applied from.

Application form (continued)


How does your client want to invest their funds?

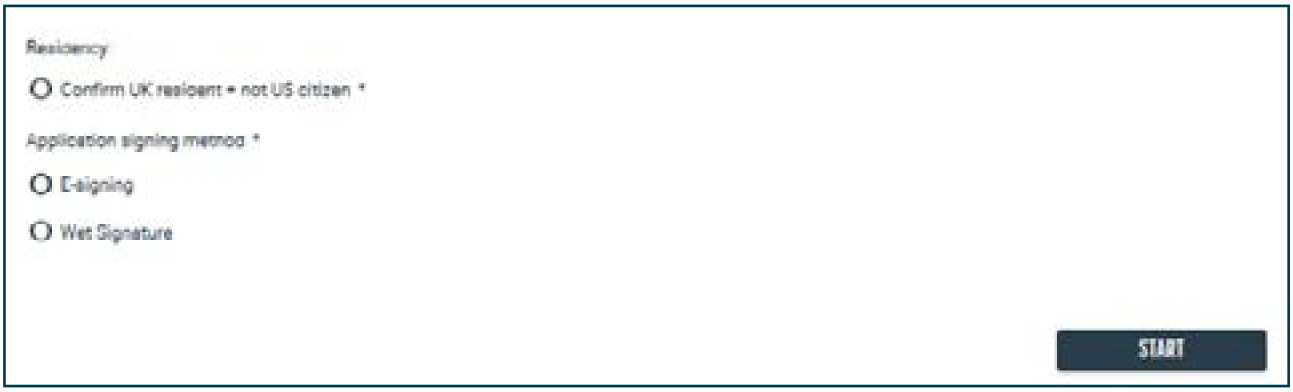
- Trade using an investment manager, execution only stockbroker or platform?
- Trade directly with fund providers
- Commercial property purchase

Please indicate if your client wishes to do any of the following with their new plan:

- Immediately crystallise all or part of the new pension fund and go into flexi-access drawdown
- Immediately take an Uncrystallised Funds Pension Lump Sum
- Death benefits – specify how benefits should be allocated on death

If your client wishes to do any of the above as part of their Your Future SIPP application, please ensure you select the relevant tick box.

You can now apply for flexi access drawdown via the application form. Select **Immediately crystallise all or part of your pension funds and go into flexi access drawdown** on the start page. You will need to complete all the relevant fields on this page of the application and there no requirement to complete a separate benefit request form.


Residency

- Confirm UK resident + not US citizen *

Application signing method *

- E-signing
- Wet Signature

START

On the start page you will need to tick the box to confirm that your client is a UK resident and not a US citizen.

You will also need to select your **Signing Method**. This is where you will choose how you and your client will sign our application forms: either as e-signing or as a wet signature.

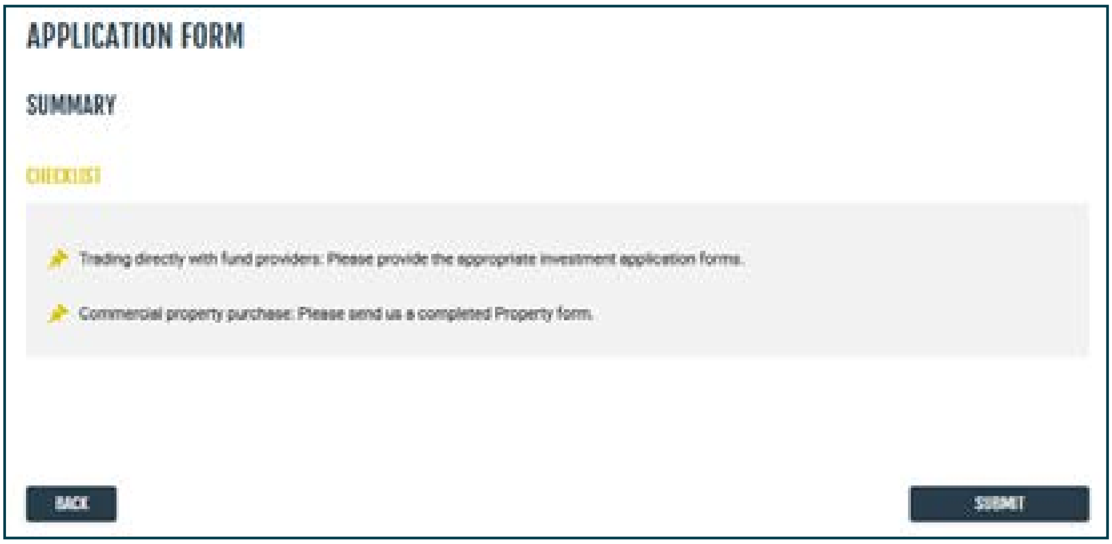
Once you have completed the first page, please click through and complete each section of the application. Some information will be pre-populated based on the illustration.

Validation phase

On the last page you will see a '**Checklist**' summarising the additional information you will need to send to us, based on the information you have provided in the application and illustration. If there are no additional requirements the summary page will be blank.

Click '**Back**' to amend any selections made on the application form.

Click '**Submit**' to finalise the application.



Once you click '**Submit**', what you see next will depend on the signing method you selected on the first page of the application.

Electronic signature

If you selected ‘e-signing’, you and your client will receive emails instructing you to complete and sign your documents using Adobe Sign.

Wet signature

If you selected ‘wet signature’, you will need to go to your list of completed applications and click on the ‘page’ icon on the right hand side of the table:

You will then see a PDF of the documents you and your client need to sign. Please print and obtain relevant signatures - both adviser and client signatures are required.

You can scan and attach the signed documents to a ‘**Secure Message**’ on the Your Future SIPP Portal. Please refer to the **How to use Secure Messaging on the YFS Portal** guide for further details on Secure Messaging. Alternatively you can post the documents to us.

Sign and date all declarations on the form

If any declarations on the form haven't been signed and dated, we will return the application form to you to complete.

You must sign and date the **Adviser's declaration and signature** section. If you are charging a fee, you must also sign the **adviser declaration** section of the Terms of Business document.

Your client must sign the **client's declaration (including adviser remuneration** section of the application form). They will then be directed to a question regarding marketing consent.

Provide the original copy of the form

If you are sending your client's application form via post, please send us the original copy or attach it to a Secure Message. We are unable to set up the SIPP without the original copy.

Identity verification requirements

Clients

Our clients' identity verification checks are completed online. However, if we come across any problems, we will contact you.

Employers and third parties

If an employer or third party will be making contributions into the SIPP, please send a completed Identity Verification Form for the employer or third party with the application form by secure message or post. You can download the form you need from www.curtisbanks.co.uk.

When we receive your forms our New Business Team will set up Your Future SIPP

Opening Your Future SIPP

New Business | 0370 414 7000
newapplications@suffolklife.co.uk | Luke Nolloth - Team Manager

We'll check we have everything we need. If we need more information, we'll call you

→ We'll verify the client's identity

→ If you would like contributions to be paid from an employer or other third party, we'll check their identity too

Once we've completed our identity checks, we'll set up the new plan

→ If you've sent us a single contribution, we'll process the payment

→ If there's a cash transfer we'll request the transfer

→ We'll send you the welcome pack

Our Asset Transfer team will arrange any in-specie transfers

→ Our Cash Movements team will set up your chosen investment account and let you know once this is complete

→ If there will be regular contributions our Cash Movements team will set these up and let you know once they're complete

→ If you've requested income payments or a drawdown designation, our Benefits team will arrange this

Income payments

Please note we can't start paying income to the client until the drawdown designation or drawdown transfer is complete.

Welcome documentation

You will receive the following:

- Confirmation of the client number. membership date, annual report date and plan start date
- A letter which confirms the contributions and transfers we've arranged
- Explanation of the next steps for the client:
  - Investment options
  - Contributions
  - Transfer
  - Any drawdown options

The client will receive:

- A letter explaining their right to cancel the SIPP

You and the client will receive a letter confirming:

- Client number
- Plan number
- Plan start date
- Annual report date

Transfers, Contributions and Drawdown

For more information about the cash and in-specie transfer process, please read our Transfer guide

For information about how we set up regular contributions please read our Contributions guide

For information about drawdown and income please read our Drawdown guide

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