

SSAS Carry Forward Contribution Declaration

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 Nucleus Financial Platforms Group, to include being shared and gathered between relevant third parties.

Please refer to our Group Privacy Notice, should you require further guidance on how we collect use and protect your personal information. This can be found at www.nucleus-financial.com/privacy-notice 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 Client details

Name of SSAS

Scheme Member Name

Employer Name

Total contribution	£ <input type="text"/>	Employer	Personal (Gross)
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There is an Annual Allowance for pension inputs of £60,000 during the current tax year. Further information in respect of carry forward is set out in our Contributions guidance notes which can be found on our website www.curtisbanks.co.uk.

Under the current regulations, it is possible to carry forward any unused Annual Allowance for up to 3 years and pay it as a contribution in a later year. Thus, for the tax year 2026/27, any unused Annual Allowance for 2023/24, 2024/25 & 2025/26 could potentially be carried forward and paid as a pension contribution.

Please note: If the Scheme Member named above is subject to the Money Purchase Annual Allowance (MPAA), carry forward cannot be used to make higher contributions than the MPAA amount, currently £10,000, to any of the Scheme Member's money purchase pensions. If the Scheme Member is subject to the MPAA, this form should not be used.

You should also consider whether the Scheme Member has been subject to the tapered Annual Allowance in the current or previous tax years, as this will impact the amount of Annual Allowance that can be carried forward.

When paying a carried forward pension contribution into your SSAS, you will need to confirm the total amount of Annual Allowance which you have already used up for previous tax years across all of your pension arrangements. We will rely upon this declaration of the amount of any unused Annual Allowance which is still available. If you are unsure as to how much Annual Allowance you have available then you should contact your adviser in the first instance.

3 Declaration

To be signed on behalf of the Employer or by the person who is making the contribution.

Curtis Banks Ltd will rely upon the contents of this Declaration for HMRC reporting purposes and we recommend that you read this form in conjunction with our company's Contributions guidance notes. Please also note that Curtis Banks Ltd is not able to provide you with advice and we recommend therefore that the Scheme Member(s) contact their qualified adviser for tax and/or independent financial advice.

- I/we confirm that the amount of Annual Allowance which has already been used by the above Scheme Member in respect of all of their pension arrangements is as follows:

Tax year 2023/24	£ <input type="text"/>
Tax year 2024/25	£ <input type="text"/>
Tax year 2025/26	£ <input type="text"/>
Tax year 2026/27	£ <input type="text"/>

NB: If a carried forward allowance has already been used in any of the above years then please provide full details.

- I/we understand that, in the event of the Scheme Member having insufficient unused Annual Allowance to support the specified pension contribution during the current year, HMRC may withhold part or all of the tax relief in respect of the employer's contribution, or, in the case of a net personal contribution paid via Relief at Source ('RAS'), HMRC may also determine that no tax relief will be available on the excess amount above the Annual Allowance.
- I/we confirm that we have read and understood the Curtis Banks guidance notes on Contributions.

I confirm the Scheme Member named in this form is not subject to the Money Purchase Annual Allowance.

I confirm the Scheme Member named in this form has not been subject to the tapered Annual Allowance in the current tax year or in any of the tax years listed above.

Name

Signed

Date

Name

Signed

Date

Two directors/officers of the sponsoring employer which is making the contribution will need to sign the declaration and, in the case of either a gross or net personal contribution, the scheme member will need to complete and sign this form.

When fully completed and signed this form should be returned to the address detailed at the top of this form.

Curtis Banks Limited,
3 Temple Quay,
Bristol, BS1 6DZ

T 0370 414 7000
F 0370 414 8000
curtisbanks.co.uk

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

"Curtis Banks" is the trading name of Curtis Banks Group Limited (CBGL) (registered in England, number 07934492), Curtis Banks Limited (CBL) (registered in England, number 06758825), Suffolk Life Pensions Limited (SLPL) (registered in England, number 01180742), Suffolk Life Trustees Limited (SLT) (registered in England, number 06341296), Suffolk Life Annuities Limited (SLAL) (registered in England, number 01011674), SLA Property Company Limited (SLAPC) (registered in England, number 01203396), Tower Pension Trustees (S-B) Limited (TPTSB) (registered in Scotland, number SC340871), Bridgewater Pension Trustees Limited (BPTL) (registered in England, number 03821053), SPS Trustees Limited (SPST) (registered in England, number 08312411), Colston Trustees Limited (CTL) (registered in England, number 06867955), Montpellier Pension Trustees Limited (MPTL) (registered in England, number 05802677), Temple Quay Pension Trustees Limited (TQPTL) (registered in England, number 05679427), Tower Pension Trustees Limited (TPTL) (registered in England, number 02178783), Crescent Trustees Limited (CrTL) (registered in England, number 03915165).

"Curtis Banks Pensions" is the trading name of SLPL.

CBGL, CBL, TPTSB, BPTL, SPST, CTL, MPTL, TQPTL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLT, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. CBGL, CBL, SLPL, SLT, SLAL and SLAPC are members of a VAT group with VAT registration number 514 0358 80.

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