

SSAS INCOME REQUEST FORM

Application Form



Name of member

Full name of scheme

SSAS reference

This form should be completed and returned to Curtis Banks Ltd if you have already taken benefits from your pension with either Curtis Banks or with a previous provider, and wish to begin taking income or amend the income currently being taken from your Scheme. Please refer to our Benefits guide for information before completing this form.

If you have any queries on the completion of the form, please contact Curtis Banks Ltd on the numbers below.

From April 2015 you have more options on what you can do with your pension savings. We recommend you get guidance or advice to help you with this decision. MoneyHelper is a service from the government that offers free and impartial guidance. We have included a letter to you from the government explaining what the service offers.

How do I submit my Income Request Form?

You can submit your completed form to us using the following contact details.

Bristol Office

Curtis Banks Ltd
SSAS Department
3 Temple Quay
Bristol
BS1 6DZ
T 0370 414 7000

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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 Your details

Name of member

Full name of scheme

SSAS reference

3 Benefits Required

3.1 Income Requirements

Please confirm the pension income required:

Gross income required £ p.a.

Entire fund share

3.2 Income frequency

If you are taking an income please confirm:

Frequency of income payments: One off Monthly Quarterly Yearly

Notes

- We operate our pension payroll system on the 9th day of each month and we will require instructions and cleared funds available at least 10 clear working days before these dates in order to make a payment:
- Your pension will have been established using either Capped Drawdown or Flexi-Access Drawdown. If your pension has been established using Capped Drawdown there will be a maximum pension limit which you can receive each year. If your pension has been established using Flexi-Access Drawdown there will be no limits to the amount you can receive and you will be subject to the reduced Money Purchase Annual Allowance limit for future contributions, from the date of your first income payment.
- If you would like to convert from Capped Drawdown to Flexi-Access Drawdown, please complete our Convert to Flexi-Access form.

Please note: if you haven't previously taken benefits from your SSAS, we will not have a tax code for you. If you have received a P45 from your previous employment and it's dated in the same tax year in which you are commencing income, please forward parts 2 and 3 of the P45 to us along with this form. We will check that the P45 can be used and, where permitted, we will apply the tax code from your P45 when we process your first income payment; this code has to be applied on a month 1 basis.

If we have no tax code and no P45, HMRC rules state that we must apply an emergency tax code on a month 1 basis until HMRC issues us with your tax code, which we will then be able to apply against future payments. The emergency tax code may result in you initially paying too much, or too little, tax to HMRC.

4 Payment details

Please supply your bank/building society details for receipt of your benefits. All pension payments will be paid into this account.

The account provided must be held in your name, we are unable to accept third party accounts.

Bank or building society

Address

Sort code

Account in the name(s) of

Account number

Payment reference

**Are these new bank details to be
used for all your regular income
payments going forward?**

Yes

No

N/A

There may be additional details we need to confirm with you in relation to new bank details before any changes can take effect. We will contact you or your nominated adviser in this regard.

5 Payment Instructions

Please confirm in this section how you would like payments from your scheme to be funded.

5.1 Payment instruction for income

From investment portfolio with
disinvestment at investment managers
discretion:

Name of Investment Portfolio Provider:

From money in the SSAS trustee Bank
account:

Disinvestments from specific
investments:

*please provide full details in the table below

Please note: Proceeds from disinvestments will be paid into the SSAS trustee bank account and income payments will be made directly from this account. This section must be fully completed in order to avoid delays. Failure to provide all the required information may result in the form being returned

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Specific fund instructions*

*Please state if you would like the disinvestment to be made monthly, quarterly, half yearly or annually. If no selection is made, we will request the disinvestment is made in line with your chosen payment frequency.

Important information

- Income payments can only be paid if there are sufficient cleared funds available in the SSAS trustee bank account. If funds are not available, your payment cannot be made and will be delayed.
- Where cash is available within the SSAS bank account we will use this to pay the income.
- We will not instruct the sale of investments until the benefit calculations have been completed.
- If you wish to establish a regular disinvestment from a specific holding, you will need to check that the investment provider / fund manager is able to set this up.

6 Member's declaration

Curtis Banks Ltd will rely on this declaration. You should read it carefully and if you do not understand any part of it, please ask us for further information.

Declaration

- I confirm that, to the best of my knowledge and belief, all the details in this form are correct, whether in my handwriting or not.
- I have been given the opportunity to read and understand the Accessing Your Pension page on the Curtis Banks website and the Drawdown Fact Sheet and, where the pension is being paid by income drawdown, I have had the opportunity to understand the issues and I accept the risks involved.
- I understand that where I have elected to take income this will be apportioned equally across the whole drawdown arrangement, and I cannot elect to take income from funds that were crystallised at a specific designation.
- I understand that any pension payments will be paid via Curtis Banks Ltd pension payroll and subject to income tax at the appropriate rate.
- I understand that payment of benefits is subject to sufficient liquidity in the fund.
- I understand that there could be a delay to the payment of pension benefits where section 3 has not been fully completed.

Data Protection

Use of your information:

- Curtis Banks takes your privacy very seriously. We use the personal information collected through this form and any other information that you provide to us and personal information we collect from third parties ("your information") for the reasons and purposes as set out in our Privacy Information Notice.

Declaration for members taking benefits due to ill health

- I consent to Curtis Banks processing the information provided by me or medical professionals on my behalf in order to conclude this benefit claim.
- I understand the data will be stored in line with Curtis Banks' current data protection policy.

HM Revenue & Customs warning

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

Name

Signature of Member

Date

IMPORTANT INFORMATION

UNDERSTANDING YOUR RETIREMENT OPTIONS



You have a number of choices at any time from age 55, this is due to increase to 57 in 2028. Not all options may be available from Curtis Banks. The 'Your Pension: your choices' booklet has more details on the options mentioned below.
<https://moneyhelper.apsmos.com/ViewProduct.html?sp=Sengyourpensionyourchoices-476>

The options represent the choices available in the market to all customers. Making the right choice for your circumstances is very important. Once you've read the list below, you should take guidance from MoneyHelper or seek financial advice before making your decision. It's important to know that you don't have to stay with Curtis Banks; by shopping around you could get better value for money, a higher income, or greater flexibility than under your current plan.

Options for your pension pot

1. Keep your pension savings where they are

There is no need to access your pension pot until you wish to do so. Your pension pot remains invested, which means the value can go up or down.

You can continue to save into a pension and decide what to do at a time that suits you.

2. Use your pension pot to get a guaranteed income for life

You can normally choose to take up to 25% of your pension pot at retirement as a tax-free lump sum. The rest will be used to buy products that will give you a taxable guaranteed income. This means that you will know how much you will receive and for how long.

If you have a medical condition, are overweight, smoke or have a poor lifestyle, then you could get a higher income. It's important you shop around as providers can use different factors when working out how much they'll pay you. Typical products you could choose are:

a. Lifetime annuity

This provides a guaranteed income for as long as you live. Once you have chosen a lifetime annuity you won't be able to make any changes and will be locked into it. There are many types of lifetime annuity, so make sure you choose the right one for you. For example, you can also choose to provide an income for a dependant or other beneficiary after you die.

b. Fixed term annuity

This provides a guaranteed income for a set period that you choose at outset. A fixed term annuity can be set up to give you a lump sum back at the end of the fixed term, which allows you the flexibility to reconsider your options at that time.

3. Provide a flexible retirement income

This option is known as flexi-access drawdown. You can normally choose to take up to 25% of your pension pot at retirement as a tax-free lump sum. The rest can be used to provide taxable income payments directly from your pension pot. You can vary the amounts you take and when you take them. There are no limits to the income you can take which could increase the rate of income tax you pay when added to your other income. Your pension pot remains invested which means the value can go up or down. You can use the money you have in flexi-access drawdown to buy a guaranteed retirement income product at any time.

An investment-linked annuity is a type of lifetime annuity (see section 2) that will provide you with an income that goes up and down with investment returns. Typically, these guarantee a minimum level of income if investment performance is poor.

Once you take an income payment under flexi-access drawdown, or have an investment-linked annuity, future amounts paid into your pension savings must be limited to £10,000 a year or you will pay a tax charge.

4. Take cash

25% will normally be tax-free. The rest will be taxed and could increase the rate of income tax you pay when added to your other income. Future amounts paid into your pension savings must be limited to £10,000 a year or you will pay a tax charge.

Allowances

Any tax-free lump sums that you withdraw from any registered pension schemes, are subject to two allowances. These are the Lump Sum Allowance and Lump Sum and Death Benefit Allowance, whichever is lower.

The Lump Sum Allowance is the standard amount of tax-free lump sums an individual may receive from all registered pension schemes during their lifetime without a potential tax penalty. The Lump Sum Allowance for the 2025/26 tax year is £268,275. You may have a personal Lump Sum Allowance that is different from the standard Lump Sum Allowance. Tax-free lump sums will also count towards your Lump Sum and Death Benefit Allowance.

The Lump Sum and Death Benefit Allowance is the standard limit of lump sums payable from all of an individual's registered pension schemes, including serious ill health lump sums and lump sum death benefits, without a potential tax penalty. The Lump Sum and Death Benefit Allowance for the 2025/26 tax year is £1,073,100. You may have a personal Lump Sum and Death Benefit Allowance that is different from the standard Lump Sum and Death Benefit Allowance.

Any payments in excess of your Lump Sum Allowance and Lump Sum Death Benefit Allowance, will be taxed at your marginal rate of income tax.

Mix your options

You don't have to use all of your pot at one time. You can choose more than one option and do different things at different times. You should shop around to find the mix of options that suits you, as you don't need to buy all options from one provider.

Your decision about which options to choose is likely to be influenced by many factors, such as how much income or cash you need now and in the future. You should also consider your personal circumstances including people that are financially dependent on you and the impact that your choices may have on taxation and State Benefits.

More information

If you require more information, you can contact any of the following:

MoneyHelper

Telephone: 0800 011 3797

Web: www.moneyhelper.org.uk

A financial adviser

If you don't have an adviser, you can find one at moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser



Dear Sir or Madam,

Have you had your **free** Pension Wise appointment?

Pension Wise is a free and impartial service from MoneyHelper that helps you understand what you can do with your pension money.

We offer appointments with our highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. You can also explore your pension options on our website.

You'll get:

- guidance on how to make the best use of your money
- information about tax when taking money from your pension
- tips on getting the best deal, including how to compare products, get financial advice and avoid scams

9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family, so book yours now. We're looking forward to hearing from you.

Yours faithfully,

A handwritten signature in black ink that reads "Rosie Cottrell".

Rosie Cottrell
Service Delivery Manager
PensionWise



Cut out and keep

Get your **free** appointment now

It's easy to book your appointment, just choose one of the following:

- 0800 280 8880**
- moneyhelper.org.uk/pensionwise**

A service from



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For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Typetalk service on 18001 0370 414 7000.

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.

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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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