

Personal and Employer Contributions

Personal contributions - please use this form when:

- you are making a single contribution;
- you are starting or changing your regular contribution; or
- a third party, for example a relative, is making or changing a contribution to your SIPP.

Please complete sections 1, 2, 3.1 and 6 to 11.

Employer contributions - please note:

- a Direct Debit Instruction will also need to be completed, this can be found on our website;
- employers are obliged by the Pensions Regulator to provide a new employer contributions form for any amendments to contributions;

Please complete sections 1, 3.2, 4 to 9 and 11.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, please return your completed form via secure message or via post to:

[Curtis Banks, 153 Princes Street, Ipswich, Suffolk, IP1 1QJ](#)

For all other Curtis Banks products, please return your completed form via secure message or via post to:

[Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ](#)

Please note: This form supersedes all previous instructions. Please read section 12 before completing this form.

1 Policyholder details

Client / employee's name	<input type="text"/>
Plan number / Application ID	<input type="text"/>
Client / employee's NI number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

2 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	<input type="text"/>
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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.

3 Contribution details

Please be aware we will require the completed Direct Debit Instruction form a minimum of 10 working days prior to the collection date in order for the regular contributions to be processed on time.

3.1 Personal

Single contribution (net)	<input type="text"/>	Please see appendix A for payment details.
Regular contribution (net)	<input type="text"/>	
One off catch up contribution (net)	<input type="text"/>	

Please complete a Direct Debit Instruction if you are starting regular contributions, which is available on our website.

Payment frequency	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Yearly <input type="checkbox"/>
Start date* day/month/year	<input type="text"/>	<input type="text"/>	<input type="text"/>
End date day/month/year	<input type="text"/>	<input type="text"/>	<input type="text"/>

If we can't collect the first contribution on the start date, we'll aim to take it one month later.

Please note: All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC.

* For Your Future SIPP, Suffolk Life MasterSIPP, SimSIPP and Suffolk Life SIPP contributions can be paid on either the 1st or the 15th of the month.

For SmartSIPP contributions can only be paid on the 15th of the month.

For all other Curtis Banks products contributions can be paid on either the 1st, 8th, 15th or the last working day of the month.

3 Contribution details (continued)

3.2 Employer

Employer single contribution (gross) £

Please see appendix A for payment details.

Employer regular contribution (gross) £

Employer catch up contribution £

Employee regular contributions deducted from net pay £

Employee catch up contribution £

Complete the above boxes if one or more collection dates have been missed. We will collect these amount as a one-off collection.

Please complete a Direct Debit Instruction in respect of the regular contributions detailed above, which is available on our website.

For regular contributions please also complete the below:

Payment frequency Monthly ☐ Quarterly ☐ Yearly ☐
Start date* Day/Month/Year
End date Day/Month/Year

If we can't collect the first contribution on the start date, we'll aim to take it one month later.

You (the employer) have a duty to pay employee contributions to us by the 'payment due date'. This is the 19th of the month following the date of the deduction from pay. For example, a contribution deducted from pay on 5 May must be received by us no later than 19 June. We have a duty to report the late payment of any contribution that is of material significance to the Pensions Regulator.

* For Your Future SIPP, Suffolk Life MasterSIPP, SimSIPP and Suffolk Life SIPP contributions can be paid on either the 1st or the 15th of the month.

For SmartSIPP contributions can only be paid on the 15th of the month.

For all other Curtis Banks products contributions can be paid on either the 1st, 8th, 15th or the last working day of the month.

4 Employer details

Employer's name
Employer's address
Postcode
Name of contact
Company registered number
Telephone number

5 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

6 Money purchase annual allowance (MPAA)

The MPAA is a £4,000 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 7.

Please confirm whether you have triggered the MPAA:

☐ I have triggered the MPAA.

Date of MPAA trigger:

Scheme where trigger occurred:

7 Source of wealth

Section 7 only needs to be completed if the clients source of wealth differs from the original application form. If not applicable please go to section 8.

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

8 Investment/transfer instructions

Curtis Banks will reclaim tax relief at the basic rate on your personal contributions. It can take six to ten weeks for the tax reclaim to be paid into your plan.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP: if you have previously selected to transfer funds on receipt to an investment manager, platform or execution only broker, we will automatically send the funds across to your chosen account. Otherwise funds will remain on deposit until a valid instruction is received. Please contact us should you wish to place an instruction.

For all other Curtis Banks products: please refer to Appendix B to confirm how you would like the contribution(s) to be invested. If an instruction is not provided, all funds will remain on deposit until a valid instruction has been received.

Please note: for the effective operation of your SIPP, sufficient funds will be retained in the SIPP bank account to cover the minimum balance, and known outgoings due in the next three months, such as fees, adviser charges and income/pension payments as per the Terms and Conditions.

9 Client/employee 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 authorise Curtis Banks to pay my adviser (detailed in section 11) the agreed adviser charges. I understand that any adviser charges 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.
- 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 SIPP 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 my SIPP 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 6 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions.
- I understand that my SIPP is a money purchase scheme. If I have triggered the money purchase annual allowance and contribute more than £4,000 to my SIPP, 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 contribution that this will be lost and the standard lifetime allowance 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 client/employee

Print name

Date

10 Third party signature

- I agree to make the contributions detailed in section 3 to the pension of the client named in section 1.

Signature of third party

Print name

Date

Please complete this section and confirm details of any adviser charges agreed in relation to this contribution.

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

Postcode

Telephone number

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Email address

Name of regulator

Financial Services Register reference
number for organisation

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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

	Fixed Amount (Excl.VAT)		Percentage (Excl.VAT)	
Initial/one-off adviser charge	£ <input type="text"/>	and/or	<input type="text"/> %	of the gross single contribution to the plan included on this form
Ongoing adviser charge	£ <input type="text"/>	and/or	<input type="text"/> %	of the gross amount of each regular contribution received

Please make ongoing payments at a frequency of:

7

Yearly

7

Half Yearly

7

Quarterly

7

Monthly (for Your Future SIPP only)

- Where an initial adviser charge is to be paid, the organisation detailed in section 11 ("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.

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

Tick Box

9

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

If ticked, please go to the adviser signature overleaf.

11 Adviser's declaration and signature (for adviser charges) continued

Adviser Charges - payment details

Bank or building society	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Sort code	<input type="text"/>	<input type="text"/>	
Account in the name(s) of	<input type="text"/>		
Account number	<input type="text"/>	Roll number	<input type="text"/>
Payment reference	<input type="text"/>		
Your organisation's email address for payment confirmation:			
<input type="checkbox"/> As detailed in section 11			
<input type="checkbox"/> Other email address <input type="text"/>			

Adviser signature

Name	<input type="text"/>	Position in organisation	<input type="text"/>		
Signed	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>

12 Notes

- The annual allowance at 6th April 2019 is £40,000. If your income (including the value of any pension contributions) is over £150,000 your annual allowance may be reduced. Please refer to our Annual Allowance fact sheet, available on our website. The money purchase annual allowance at 6 April 2019 is £4,000. Please see the Terms and Conditions for your SIPP for further information about contribution limits, or speak to your financial adviser.
- If you make contributions you will lose any enhanced or fixed protection you may have.
- 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.
- If you have a SmartSIPP contributions can not be made past your 75th birthday.



Appendix A Payment details

Please find below contribution payment details. Please ensure you use the correct details for your scheme/product type. If unsure, please contact us on the details below.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP telephone 01473 296 810 or email contributions@suffolklife.co.uk.

For all other Curtis Banks products telephone 0117 332 4080 or email cashmanagement@curtisbanks.co.uk.

Please ensure you use the exact reference when paying by cheque or bank transfer. Failure to do so could result in delays allocating the funds to your SIPP or return of funds.

Trustee Company	Products	Cheque payment details	Bank transfer details
Suffolk Life Trustees Limited	Your Future SIPP SimSIPP SmartSIPP Suffolk Life MasterSIPP	'Suffolk Life Trustees Re [plan number]'	Account name: SLT LTD TBS RECEIPT ACCOUNT Account number: 93670430 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Trustees Limited	Suffolk Life MasterSIPP (where former protected rights are held by Suffolk Life Annuities)	'Suffolk Life Annuities Re [plan number]'	Account name: SLA LTD TBS PR RECEIPTS ACCOUNT Account number: 93936856 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Annuities Limited	Suffolk Life SIPP	'Suffolk Life Annuities Re [plan number]'	Account name: SLA LTD DPS RECEIPTS ACCOUNT Account number: 43620352 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Colston Trustees	Axminster SIPP Flexible Family Trust Fusion SIPP Giant SIPP Humphries IFA SIPP Prydis SIPP PSS SIPP RPS SIPP The Curtis Banks Group SIPP The Curtis Banks SIPP The Curtis Banks ST SIPP The Curtis Banks 2002 SIPP The Curtis Banks Universal SIPP The Curtis Banks 2005 SIPP The MPS SIPP	'Colston Trustees Re [plan number]'	Account name: Colston Trustees Ltd Account number: 13962741 Sort code: 20-57-57 Reference: '[plan number and client surname]'
Tower Pension Trustees	Curtis Banks Full SIPP	'Tower Pension Trustees Re [plan number]'	Account name: Tower Pension Trustees Ltd Account number: 83144283 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Temple Quay Pension Trustees	The Temple Quay SIPP Curtis Banks Horizon SIPP - please contact us directly for payment details	'Temple Quay Pension Trustees Re [plan number]'	Account name: Temple Quay Trustees Ltd Account number: 60418285 Sort code: 20-51-01 Reference: '[plan number and client surname]'
Montpelier Pension Trustees	Montpelier Protected Rights SIPP Montpelier SIPP MPAS SIPP	'Montpelier Pension Trustees Re [plan number]'	Account name: Montpelier Pension Trustees Ltd Account number: 63694992 Sort code: 20-57-69 Reference: '[plan number and client surname]'

Appendix A Payment details (continued)

Trustee Company	Products	Cheque payment details	Bank transfer details
Bridgewater Pension Trustees	The Pathfinder Private Pension	'Bridgewater Pension Trustees Re [plan number]'	Account name: Bridgewater Pension Trustees Account number: 43319660 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Crescent Trustees	Family Trusts The Pointon York Self Invested Personal Pension The Pointon York SIPP The PY Protected Rights Scheme The PY SIPP PY - Zurich	'Crescent Trustees Re [plan number]'	Account name: Crescent Trustees Ltd Account number: 03384969 Sort code: 20-57-69 Reference: '[plan number and client surname]'

Appendix B Investment/transfer instructions

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP please refer to section 8 for details of how to invest/transfer your contribution. Please do not complete the below table.

For all other Curtis Banks products, please provide your investment instructions below.

Please note: you may have a standing instruction to invest money with a specific investment provider, in which case we will continue to send these funds. If you are unsure please contact us on 0117 332 4080.

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

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

T 0117 910 7910
F 0117 929 2514
curtisbanks.co.uk

Call charges will vary. We may monitor and record 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) with its registered address at 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England & Wales (number 1011674) with its registered address at 153 Princes Street, Ipswich, Suffolk IP1 1QJ.

Curtis Banks Limited (registered number 6758825) is registered in England & Wales with its registered address at 3 Temple Quay, Bristol, BS1 6DZ. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority. SL247.202003 March 2020

