

# GUIDANCE NOTE

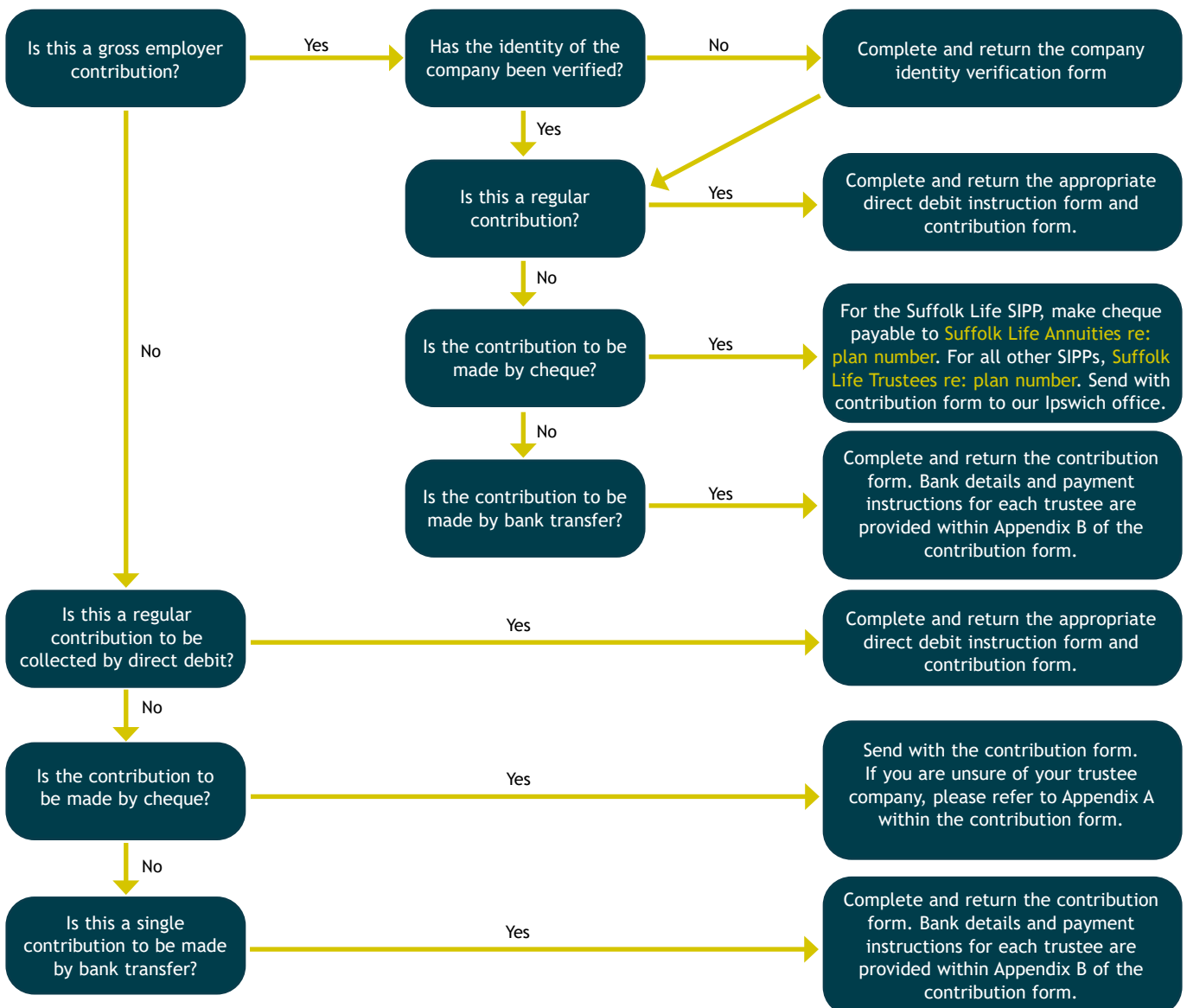
## MAKING CONTRIBUTIONS

APPROVED FOR CLIENT USE | FEBRUARY 2025



**A guide to making contributions into a Curtis Banks plan.**

**For use with Your Future SIPP, Suffolk Life MasterSIPP, SimSIPP, SmartSIPP and Suffolk Life SIPP, alongside a contribution form, which can be found on our website at [www.curtisbanks.co.uk/literature](http://www.curtisbanks.co.uk/literature).**



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## Contribution details

Please provide the below information for your contribution. This applies to contributions received by cheque and bank transfer. We will require our contribution form to be completed which is available on our website.

- Plan number the payment is in reference to;
- Amount of contribution;
- If it is personal net or employer gross;
- For an employer contribution, whether anti-money laundering information has been received. If not, please complete a Identity Verification form for Company or other Group before sending payment;
- Date expected to be received at Curtis Banks;
- If the contribution will be sent as more than one payment;
- If the contribution is to be paid to an investment account and, if so, which one;
- Where the tax reclaim will be sent to; and
- Whether the money purchase annual allowance has been triggered.

This information needs to be completed on our contribution form. The form then needs to be sent to us via our secure messaging system available within our portal, that you can find at [curtisbanks.co.uk](https://curtisbanks.co.uk). Alternatively, you can send it to us via post to Curtis Banks, 153 Princes Street, Ipswich, Suffolk. IP1 1QJ.

## Please note

- If you have a SmartSIPP, contributions can not be made past your 75th birthday.
- Once you reach the age of 75, net personal contributions no longer qualify for income tax relief.
- In instances where clients are over the age of 75 at the time of contributing, a specific purpose of deposit must be provided. Individual cases will be referred to our Compliance team for approval and are not guaranteed to be accepted.

## Important points to consider

The value of pension funds may fall as well as rise. Your money is tied up until you take your benefits. Benefits can generally be taken any time after age 55, although this is due to increase to 57 in 2028.

## Contact Details

If you'd like to speak to us about anything in this guidance note, please contact us on:

**T 0370 414 7000**

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

**E [sippsupportteam@curtisbanks.co.uk](mailto:sippsupportteam@curtisbanks.co.uk)**