

## SSAS Client Declaration

This form should be used if you wish to make an investment from the SSAS without obtaining advice.

Please complete this questionnaire, sign the declaration and return it to Curtis Banks Ltd. If you have any queries on the completion of this questionnaire, please call Curtis Banks on 0117 332 4051.

### 1 Accessing our services

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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](http://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](mailto:ssas.admin@curtisbanks.co.uk).

### 2 Your details

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Name

Name of scheme

Plan number

### 3 Declaration

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I may wish to make an investment from the SSAS without obtaining any financial advice and some of these investments may be classed as 'non-standard'. I am therefore providing this statement to Curtis Banks Ltd, the Scheme Practitioner of my SSAS, so that they can be assured about my circumstances and will not need to contact me every time I wish to make such an investment.

Non-standard investments may include, but are not limited to, the following:

- Unquoted equities
- Private company loans and debentures
- Unregulated collective investment schemes (UCIS)
- Partnership investments
- Structured property investments
- Hedge funds
- "Exotic" investments - forestry, overseas land and property etc.

I am aware that, under HMRC's rules, the member trustees direct the investments and are solely responsible for the outcome of those investments. Curtis Banks Ltd and the relevant trustee company, are not required to assess whether an investment is suitable, they cannot provide me with advice, and they are not responsible for the consequences of my investment decisions.

### 3 Declaration (continued)

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I accept that some of the investments I make may contain one or more of the following features, and I will ensure that I understand and am comfortable with these features.

- There may be a risk of loss of future income or capital
- The investment may be unregulated and there may be no compensation arrangements in the event of failure of the investment
- The investment may involve lack of liquidity, e.g. the inability to sell the investment for a period of time, and this could have an impact on the pension scheme's ability to switch investment strategy or pay benefits
- The investment may be complex
- The investment may involve high charges
- It may be difficult to place a value on the investment at any point in time and this could have an impact on other aspects of the operation of the SSAS, e.g. calculating benefit payments
- The investment might involve "taxable property" at some point in the future and this could lead to tax charges on me and on the SSAS
- Past performance may be no indication of how this type of investment is likely to perform in the future
- If the investment forms a large part of the SSAS's assets, it could have a significant negative impact on my pension position if the investment performs badly.

#### Investor Status

Please indicate which of the following classes of investor you feel you can be classified as:

- 1 A High Net Worth individual**
- 2 A Sophisticated Investor**
- 3 A Qualified Investor**

Definitions of each type of investor are set out overleaf, please read these carefully before ticking the appropriate boxes.

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Please note that it is not essential that you tick these boxes, but it will assist our understanding of your circumstances and your ability to make non-standard investment decisions.

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Curtis Banks Ltd will rely on this declaration as part of your contract with us. If you do not understand any part of it, please ask for further guidance. I confirm that I have been given the opportunity to read and understand this declaration and I am in full agreement with it.

#### Signature

Print name

Signature

Date

## Appendix 1

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**A High Net Worth individual** A high net worth individual is a person who can confirm that at least one of the following applies:

- 1 I had, throughout the financial year immediately preceding the date of this document, an annual income to the value of £100,000 or more. Annual income for these purposes does not include money withdrawn from pension savings (except where the withdrawals are used directly as income in retirement).
- 2 I held, throughout the financial year immediately preceding the date of this document, net assets to the value of £250,000 or more. Net assets for this purpose do not include:
  - The property which is my primary residence or any money raised from a loan secured on that residence
  - Any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 or
  - Any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled
  - Any withdrawals from my pension savings (except where the withdrawals are used directly as income in retirement).

## A Sophisticated Investor

A Sophisticated Investor is a person who can confirm that at least one of the following applies:

- 1 I am a member of a network or syndicate of business angels and have been so for at least the last six months prior to the date of this document
- 2 I have made more than one investment in an unlisted company in the two years prior to the date of this document
- 3 I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises
- 4 I am currently, or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1 million.

## A Qualified Investor

A Qualified Investor is a person who can confirm that at least two of the following applies:

- 1 I have carried out transactions of a significant size (at least €1,000) on securities markets at an average frequency of, at least, ten per quarter for the last four quarters
- 2 My security portfolio exceeds €0.5 million
- 3 I work, or have worked for at least one year, in the financial sector in a professional position which requires knowledge of securities investment.

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**Call charges will vary. We may record and monitor 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 Limited is a company registered in England & Wales (registered number 06758825) and is authorised and regulated by the Financial Conduct Authority (number 492502) with its registered address at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. SSAS INV DEC 0124 January 2024

