

Lump Sum, Death Benefits and Overseas Allowances Declaration

You must complete this form to accompany any drawdown designations, UFPLS requests, annuity purchase requests or overseas transfer requests, where the application form does not include reference to 6 April 2024 regulatory changes.

Please note that we cannot proceed with your request until we have received the signed declaration.

For all requests for Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, please return your completed form to us by secure message or by post to Curtis Banks, 153 Princes Street, Ipswich, IP1 1QJ.

For all requests for Curtis Banks SIPP products including Zurich SIPP and transfers out, please return your completed form to us by secure message or by post to Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.

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 us on the below:

For Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP the SIPP Support Team on 01473 296 969 or sippsupportteam@curtisbanks.co.uk.
For all other Curtis Banks SIPP products the Client Management Team on 0370 414 7000 or cmt@curtisbanks.co.uk.

2 Your details

Plan number(s)	<input type="text"/>	Scheme name (if applicable)	<input type="text"/>
Title <small>Mr/Mrs/Miss/Ms/Other</small>	<input type="text"/>		
Full name	<input type="text"/>		

Before taking retirement benefits (also known as crystallising) from your plan we are required to determine what you have remaining of the following two allowances:

- Lump Sum Allowance (LSA)
- Lump Sum and Death Benefit Allowance (LSDBA)

Before transferring to a Recognised Overseas Pension Scheme (ROPS) we are required to determine what you have remaining of the Overseas Transfer Allowance (OTA).

Please note, if you had a Benefit Crystallisation Event (BCE) prior to 5 April 2024, which used some lifetime allowance and where you did not receive a tax-free lump sum of 25%, you may be entitled to a transitional tax-free amount certificate.

A transitional tax-free amount certificate will reduce the allowances used by your previous benefits where a 25% tax-free lump sum was not taken. Where lifetime allowance has been used previously, we are required to assume a 25% tax-free lump sum was paid and will reduce the allowances accordingly.

We recommend you discuss this with an adviser before you contact a scheme administrator to request a certificate.

For further details on allowances, these can be found on our website under the relevant section for advisers and clients. If the total value of your retirement benefits taken or transferred to a Recognised Overseas Pension Scheme (ROPS), both now and previously, exceeds any of the allowances we will contact you to confirm how you wish to proceed.

We will not be able to pay your benefits unless this section is completed and the requested documents received.

3 Relevant Benefit Crystallisation Events Allowances

3.1 Relevant Benefit Crystallisation Events

Have you taken any retirement benefits after 5 April 2024?

Yes. Please go to question 1 below.

No. Please read the below:

If this is your first drawdown request after 5 April 2024, you may be entitled to a transitional tax-free amount certificate. Please note, you will be unable to apply for a transitional tax-free amount certificate after your first designation has been completed. If you wish to proceed with your request without a transitional tax-free amount certificate, please tick this box:

If you wish to apply for a transitional tax-free amount certificate you'll need to contact one of your pension schemes to complete this. If you'd like Curtis Banks to do this please contact us to discuss our requirements and the evidence required.

Please go to question 4.

1 In order to correctly calculate your remaining allowances, we need to establish the following:

Have you taken a tax free lump sum (also known as a relevant lump sum) from a pension scheme after 5 April 2024?

Yes. Please complete the table below, then go to question 2.

No. Please go to question 2 below.

Date of relevant benefit crystallisation event	Amount of tax free lump sum
	£
	£
	£
	£

2 Have you taken an Uncrystallised Funds Pension Lump Sum (UFPLS) from a pension scheme after 5 April 2024?

Yes. Please complete the table below, then go to question 3.

No. Please go to question 3 below.

Date of relevant benefit crystallisation event	Amount of non-taxable element of UFPLS payment
	£
	£
	£
	£

3 Have you taken a Serious Ill Health Lump Sum payment from a pension scheme after 5 April 2024?

Yes. Please complete the table below, then go to section 5.3.

No. Please go to section 5.3.

Date of relevant benefit crystallisation event	Total amount of Serious Ill Health Lump Sum
	£
	£
	£
	£

Please remember

Only the tax free lump sum amount (also known as a relevant lump sum) needs to be provided. If you received a UFPLS, please provide the non-taxable amount in question 2 below.

Please remember

Only the non-taxable amount (also known as a relevant lump sum) needs to be provided. This will be 25% of the relevant benefit crystallisation amount.

Please remember

Only provide details of payments received before your 75th birthday, which were paid after 5 April 2024.

3 Benefits taken after 5 April 2024 (continued)

4 Have you transferred any benefits to a Recognised Overseas Pension Scheme (ROPS) after 5 April 2024?

Yes. Please complete the table below, then go to section 4.

No. Please go to section 4.

Date of relevant benefit crystallisation event	Amount of transfer £
	£
	£
	£
	£

4 Allowance declaration & signature

- I declare that to the best of my knowledge and belief the statements made in all sections of this Allowance Declaration form (whether in my handwriting or not) are correct and complete.
- I have supplied all the necessary information and documentation to enable Curtis Banks to determine my remaining Lump Sum Allowance, Lump Sum and Death Benefit Allowance and Overseas Transfer Allowance.
- I authorise you to deduct any tax charges from my plan on the date that the funds are designated or transferred.

Print name

Signature of client

Date

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

T 0370 414 7000
F 0117 929 2514

curtisbanks.co.uk

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Ipswich, IP1 1QJ

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

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