

# Supplementary Application Form: Westerby SSAS

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This form is for use in relation to any existing Small Self Administered Scheme (SSAS) operated by Westerby. You should complete this form if you wish to:

- Make an additional single contribution;
- Commence payment of regular contributions or make changes to existing regular contributions; or
- Make additional transfers in from other pension arrangements.

For individuals this form also acts as an application for basic rate tax relief on relievable contributions. We are therefore required by Her Majesty's Revenue and Customs (HMRC) to remind you that it is a serious offence to make false statements. The penalties are severe and could also lead to prosecution. Guidance notes are provided at the end of this application form.

## 1. EXISTING SSAS NAME (“THE SCHEME”)

\_\_\_\_\_

## 2. PERSONAL DETAILS

Title:

Mr / Mrs / Miss / Other: \_\_\_\_\_

Surname:

\_\_\_\_\_

Forename(s):

\_\_\_\_\_

Marital Status:

\_\_\_\_\_

Date of Birth:

\_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_

Post Code: \_\_\_\_\_

NI Number:

\_\_\_\_\_

Home Telephone:

\_\_\_\_\_

## 3. STATUS: Please indicate whether you are:

1. Employed          Employers Full Name: \_\_\_\_\_  
Employers Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Post Code: \_\_\_\_\_

2. Receiving a pension chargeable to tax
3. Self-Employed
4. Child under the age of 16 years

If you do not fall into any of the above categories please select the most applicable status from the list below:

5. Caring for one or more children under the age of 16 years
6. Caring for a person aged 16 years or over
7. In full-time education
8. Unemployed
9. Other (please state): \_\_\_\_\_



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## 4. ENTITLEMENT TO TAX RELIEF (Please tick one option)

- I have relevant UK earnings chargeable to Income Tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year.
- I am/or have been a resident in the UK at some time during this tax year.
- My spouse has for this tax year general earnings from overseas Crown employment subject to UK tax.
- I, or my spouse, are in overseas Crown employment but for this tax year do not have general earnings from overseas Crown employment subject to UK Tax.

## 5. CONTRIBUTIONS

Cheques are to be made payable to "Name of Scheme"

Where contributions are to be made please state your estimated gross annual earned income £ \_\_\_\_\_

**(a)** Please give details of the total contributions to be paid to The Scheme

### Regular Contributions

**Current Regular Contribution:** Applicant (Gross): £ \_\_\_\_\_ Applicant (Net): £ \_\_\_\_\_

Employer (Gross): £ \_\_\_\_\_

**New Regular Contribution: (Total)** Applicant (Gross): £ \_\_\_\_\_ Applicant (Net): £ \_\_\_\_\_

Employer (Gross): £ \_\_\_\_\_

Frequency of regular contribution:  Monthly  Annually

Date from which regular contributions are to be amended: \_\_\_\_\_

### Additional Single Contribution

Applicant (Gross): £ \_\_\_\_\_ Applicant (Net): £ \_\_\_\_\_

Employer (Gross): £ \_\_\_\_\_

**(b)** Will your contributions be paid to The Scheme by a third party, other than your employer?  Yes  No

If 'Yes' please provide name and address of the third party below:

Title: \_\_\_\_\_ Surname: \_\_\_\_\_ Forename: \_\_\_\_\_

Or, Organisation Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

**(c)** Are contributions being paid to any other Registered Pension Schemes by you, or your employer on your behalf?  Yes  No

**(d)** If my contributions, including deemed contributions, to all registered pension schemes exceed the annual allowance I confirm that I have unused annual allowance to carry forward.  Yes  No



## 6. TRANSFERS

Do you wish to transfer any existing pension arrangements into the Scheme?  Yes  No

If 'Yes', please complete the details below:

### Transfer 1

Full Name of Current Provider \_\_\_\_\_

Full Name of Pension Scheme (if known) \_\_\_\_\_

Existing Plan Number \_\_\_\_\_

Approximate Transfer Value \_\_\_\_\_

Does this represent the full value of the plan?  Yes  No

Please indicate whether the funds being transferred are already in drawdown:

- The funds being transferred are already entirely in drawdown
- The funds being transferred are already partially in drawdown
- The funds being transferred are not in drawdown

Are the assets to be encashed prior to transfer or transferred in-specie?

- Encash all assets
- Transfer all assets in-specie where possible
- Transfer the assets detailed below in-specie, encash all others

*Please provide details of any assets to be transferred in-specie.* \_\_\_\_\_

*If you have any other instructions for the transfer you can also provide them here. Continue on a separate sheet if necessary* \_\_\_\_\_

### Transfer 2

Full Name of Current Provider \_\_\_\_\_

Full Name of Pension Scheme (if known) \_\_\_\_\_

Existing Plan Number \_\_\_\_\_

Approximate Transfer Value \_\_\_\_\_

Does this represent the full value of the plan?  Yes  No

Please indicate whether the funds being transferred are already in drawdown:

- The funds being transferred are already entirely in drawdown
- The funds being transferred are already partially in drawdown
- The funds being transferred are not in drawdown

Are the assets to be encashed prior to transfer or transferred in-specie?

- Encash all assets
- Transfer all assets in-specie where possible
- Transfer the assets detailed below in-specie, encash all others

*Please provide details of any assets to be transferred in-specie.* \_\_\_\_\_

*If you have any other instructions for the transfer you can also provide them here. Continue on a separate sheet if necessary* \_\_\_\_\_



**7. EXPRESSION OF WISH – Distribution of Death Benefits** (It is important that this section is completed if no previous nominations have been made, however if nominations have already been made, this form will supersede and replace any previous nominations)

Please provide details of the person/persons that you would like to nominate to receive any benefit payable on your death under the scheme. The nomination does not bind the Trustees of the scheme but will help us to pay out benefits in line with your wishes. The nomination can be changed at any time.

**(a)** Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Relationship: \_\_\_\_\_ % of Death Benefit Payable: \_\_\_\_\_

\_\_\_\_\_ Date of Birth: \_\_\_\_\_

**(b)** Name:

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Relationship: \_\_\_\_\_ % of Death Benefit Payable: \_\_\_\_\_

\_\_\_\_\_ Date of Birth: \_\_\_\_\_

**(c)** Name:

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Relationship: \_\_\_\_\_ % of Death Benefit Payable: \_\_\_\_\_

Alternatively you may wish the trustees to consider paying the death benefits into a trust arrangement. If this is your intention please state the name of the trust to which benefits should be paid:

Name of Trust: \_\_\_\_\_



## 9. DECLARATION

I hereby apply to make the contributions and pension transfer payments detailed in Section 5 & 6 of this application. These are to be applied to The Scheme and I agree to be bound by the governing Deed and Rules thereof.

I agree that the amount of any unauthorised payment charge, scheme sanction charge or any other tax charge (including but not limited to the serious ill health lump sum charge or, where I have made a valid nomination, the annual allowance charge) payable by Westerby Pension Administration Limited as the nominated Scheme Administrator to HMRC in respect of The Scheme will be deducted from the assets of The Scheme. If there are insufficient funds held then I agree to pay the Scheme Administrator the amount by which the tax charges exceed the value of my fund.

### I declare that:-

- (i) I understand that this application form determines whether I will be entitled to basic rate tax relief at source on my contributions.
- (ii) To the best of my knowledge and belief the information contained in this application is true and complete.
- (iii) If contributions are to be paid I declare that I am under the age of 75 and a relevant UK individual.
- (iv) Any contributions made towards The Scheme are not as a result of any pension commencement lump sum payment I have received from this or any other registered pension scheme.
- (v) The total contributions in any tax year to any registered pension scheme in respect of which I am entitled to tax relief will not exceed the higher of: the basic amount (currently £3,600) or my "relevant UK earnings" for that tax year.
- (vi) I agree to notify Westerby Pension Administration Limited as Scheme Administrator if any event occurs as a result of which I will no longer be entitled to tax relief and that I will give notice no later than 5th April in the year of assessment in which the event occurs or 30 days after the event occurs if later.
- (vii) I undertake to tell Westerby Pension Administration Limited in writing within 30 days if there is a change in my residency status or a change in my name or permanent residential address.
- (viii) I undertake to tell Westerby Pension Administration Limited as Scheme Administrator if I begin to take benefits in the form of a Flexi-Access Drawdown or Uncrystallised Funds Pension Lump Sum, within 91 days of the relevant event.
- (ix) I agree that I together with the other Trustees of The Scheme are unanimously responsible for all decisions relating to investment decisions in connection with The Scheme and will hold Westerby fully indemnified against any claim in respect of such decisions.

### Declarations to the current provider(s) of the transferring scheme(s):-

- (i) I authorise and instruct you to transfer sums and assets from the plan(s) as listed in Section 6 of this application directly to Westerby and to provide any instructions and/or discharge required by any relevant third party to do so.
- (ii) Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
- (iii) I authorise Westerby, the current provider(s) and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Westerby.
- (iv) I authorise Westerby, the current provider(s) and any employer paying contributions to any of the plans as listed in Section 6 of this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Westerby.
- (v) Until this application is accepted and complete, the responsibility of Westerby is limited to the return of the total payment(s) to the current provider(s).



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- (vi) Where the payment(s) made to Westerby represent(s) all of the sums and assets under the plan(s) listed in Section 6 of this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
- (vii) Where the payment(s) made to Westerby represent(s) part of the sums and assets under the plan(s) listed in Section 6 of this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

## Declaration to Westerby and the current provider(s) of the transferring scheme(s):-

- (viii) I promise to accept responsibility in respect of any claims, losses and expenses that Westerby and the current provider(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

## Data Protection:-

I understand that Westerby and the nominated bank will process and hold on computer or otherwise information obtained about me as a result of this Application.

- (i) I hereby give my consent to them obtaining, recording and holding this information and other such personal data as may be required in the future to administer The Scheme.
- (ii) I also give consent to them disclosing to a third party such basic information about me as may be required by that third party to enable them to trace my whereabouts in the future should they be unable to do so and require their assistance.
- (iii) When you apply for your membership of The Scheme, we will make various checks in order to verify your identity and to prevent and detect crime and money laundering. I understand that this may include electronic identity searches and hereby agree to these being carried out.
- (iv) I understand that I have the right to ask for a copy of the personal data held in respect of me in return for the payment of a small fee and to require the correction of any inaccuracies in that data.
- (v) Where I have disclosed the personal data relating to other living individuals, I am also deemed, as agent, on behalf of those individuals to have:-
  - a) Given consent on their behalf, and
  - b) Informed them of the identity of the data controllers, and the purposes for which their personal data will be processed.
- (vi) Where contributions are being paid by my employer or other third party I hereby give my consent for them to release any information to Westerby as is necessary for the administration of those contributions.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_





## GUIDANCE NOTES

### Contributions

There is no minimum contribution.

If your total contributions including deemed contributions to defined benefit schemes exceeds the annual allowance the excess will be subject to the annual allowance charge unless you have unused annual allowance to carry forward.

If you have applied for protection from the lifetime allowance this may be lost if you make contributions.

If you are in any doubt as to the level of contribution that will attract tax relief or whether you have protection from the lifetime allowance please consult your financial adviser.

If you intend to make regular contributions you will need to set up a standing order arrangement with your bank. Once your Scheme is established we will give you details of the bank account to which your contributions should be paid. Cheques should be made payable to "Name of The Scheme".

If contributions are to be paid by your employer or other third party then we are required to verify their identity.

### Investment Strategy

The Westerby SSAS will accept most investment types permitted by current legislation. Please contact us for clarification if you are in any doubt as to whether your intended investment will be allowed.

Initially all contributions and transfers will be credited to the SSAS bank account.

### Taking Your Pension Benefits

Unless you fall into a special category, or suffer from serious ill health, you cannot draw any benefits from The Scheme before the age of 55. You do not have to stop working before you draw benefits.

### Lifetime Allowance Protection

If you do have Lifetime Allowance protection please forward us a copy of the certificate that you will have received from HM Revenue & Customs.

### Expression of Wish - Distribution of Death Benefits

Please provide details of those people you would like to nominate to receive any benefit payable under the scheme on your death. The nomination for the death benefit does not bind the Trustee of The Scheme, but will help us to pay out benefits in line with your wishes. Nominations can be changed at any time.

If you wish to nominate more than three beneficiaries, please continue on a separate sheet and attach it to this application form.

A draft bypass trust document is available for consideration by your financial and legal advisers if required.

### Declaration

A copy of the Trust Deed and Rules is available free of charge.

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Westerby and Westerby The Pension Specialist are trading styles of Westerby (Holdings) Limited (02381856) and its subsidiary companies comprising Westerby Pension Administration Limited (11210140), WPA Trustees Limited (11251055), and Westerby Trustee Services Limited (02562924), all registered at The Crescent, King Street, Leicester, LE1 6RX.

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Westerby Trustee Services Limited is Authorised and Regulated by the Financial Conduct Authority Reg. No. 463533

