SMALL SELF ADMINISTERED SCHEME (SSAS)

TRUSTEE/MEMBER QUESTIONNAIRE

- **Member trustees to complete Parts A, B, C and D**
- **Trustees (non members) to complete Part A and C only.**

PART A

SCHEME NAME:	
Name of Trustee/Member:	
Name of Principal Employer:	

TRUSTEE/MEMBER DETAILS

Name (in full):	
Previous Name (if applicable):	
Date of Birth:	
Home Address:	
Postcode:	
Time at current address (YY/MM): (if less than 3 years, then please provide previous address)	
Previous address (if applicable)	
UTR Number (*This may be found on previous tax return statement/correspondence from HMRC or on your personal tax account with HMRC)*	
Work Telephone Number:	
Mobile Telephone Number:	
Email Address:	
National Insurance (NI) Number:	
Gender M/F:	
Next of Kin (emergency contact details): Name: Email address: Mobile Phone Number:	

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* **Politically exposed person** here means a person entrusted with prominent public functions, whether in the UK or abroad. The definition does not include middle ranking or more junior officials, or those persons who were not a politically exposed person under the former Money Laundering Regulations 2007 where they ceased to hold a prominent public function prior to June 2017, such as former MPs or UK Ambassadors. In the UK, civil servants below Permanent or Deputy Permanent Secretary level will not normally be treated as having a prominent public function. We need to know if you are a family member of a Politically Exposed Person. If unsure whether this applies to you, please contact us.

Nationality:	
Occupation *(please be specific - for example, director of sales of white goods, or actual occupation e.g. architect)*:	
Are you or a family member a Politically Exposed Person (PEP)* (Y/N - if Y, provide details):	YES ☐ NO ☐ *(if Yes, please provide details)*

Marital Status (Single/Married/Civil Partnership):	
Spouse's/Civil Partner's Date of Birth *(not required if trustee only)*	
Country of Residence:	

SCHEME EMPLOYER DETAILS

Name of employer:	
Date joined company:	
Are you a director (Y/N)?	
Date you became a director:	
Have you ever been disqualified from acting as a director? (Y/N)	
Details of your shareholdings in the principal employer: (% of Company)	

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ANTI MONEY LAUNDERING REQUIREMENTS

Applications must be accompanied by copies of documents proving the identity and residency of each Trustee. We require three documents - one from List A and two from List B**:

List A	Tick if included:	List B	Tick if included:
Valid UK Passport	☐	Valid UK Driving Licence *(if not provided from List A)*	☐
Valid UK Driving Licence	☐	Bank Statement*	☐
		Electricity Bill*	☐

** Bank Statements and Electricity Bills must be no more than three months old at the time of submission.*

*** Under List B we would prefer that a Valid UK Driving Licence together with a Bank Statement is provided. If the Valid UK Driving Licence has been provided under List A, then we will accept an Electricity Bill along with a Bank Statement.*

PART B

Subject to Pension Sharing Order (Y/N):	
Do you have either Enhanced/Primary/ Scheme Specific Cash Protection/Fixed/ Individual Protection? If yes, which year? (If so, *please provide a copy of the certificate/details and in respect of Fixed/Individual Protection Certificate, please confirm which year)*	

Details of any pension transfers:	Pension provider:	Policy No:	Amount (£):	Cash or 'in-specie' transfer?	If 'in-specie' please provide details.	Is the transferring scheme salary related?
Please obtain all ceding provider transfer paperwork. Unfortunately we cannot obtain this on your behalf.						

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PART C

I hereby agree to become a trustee/member of the above scheme and acknowledge and agree that my personal data will be used in accordance with the Data Privacy Notice of SSAS Practitioner.com Limited as found here.

☐ By ticking here, I confirm my consent to receiving SSASPractitioner.com Limited newsletters covering topical SSAS issues. I note these are issued periodically by email. If you are a Scheme Administrator, we strongly suggest you give your consent to receive these newsletters.

If I am a new Trustee/Member to an existing scheme, by signing this form I hereby agree and provide my consent to the existing investments of the scheme.

By signing this questionnaire, you are agreeing that we may pass on your information to third parties, in order to electronically verify your identity to comply with anti-money laundering regulations. We will not use the information for any other purpose.

Signature:	
Print Name:	
Date:	

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PART D

SCHEME NAME:	

NOMINATION FORM (MEMBERS ONLY)

On your death, your remaining individual Funds ("your funds") will be applied in accordance with the rules of the Scheme. Within the overall limits of the tax legislation, the rules give wide discretion over the exact form of benefits and the recipients. Any nomination you make in this form is not binding on the Scheme, but will be considered carefully. The notes (at the end of this form) provide further explanation: please read these carefully.

Part 1: Specific Nomination(s)
If you want the Scheme to consider paying benefits to any particular person*, please give their details below and indicate what percentage of your funds you want to go to them.

Name and Address:	Any relationship to you:	% of funds*

If you want the Scheme to consider paying benefits to another person* if none of those specified above survive you, please give the details below:

Name:	
Address:	

*this can include charities and other organisations as well as individuals.

Part 2: Availability of Drawdown:
An individual chosen by the Scheme may wish to take drawdown instead of receiving a lump sum, but this is only possible if they are dependant or a "nominee". The notes overleaf explain this more fully. If you want to ensure that the option of drawdown is available to them, tick the box below

☐ In addition to any specific nominations above, I nominate for the purposes of the relevant tax legislation any individual who is eligible, to receive a lump sum on my death, so that the Scheme can offer drawdown to them as an alternative.

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Finally, please sign and date the form below, make a copy for your own records and return the original to SSAS Practitioner.com.

Signature:	
Print Name:	
Date:	

NOTES:

Important Information:

There are legal and practical difficulties in making payment directly to minors or other vulnerable beneficiaries. However, the Scheme does have power to pay lump sums to parents or guardians or beneficiaries, or to separate trusts for their benefit. If this is relevant to you, you may wish to discuss with your solicitor the setting up of an appropriate trust (if you do not already have one), and you should ensure the Scheme is aware of any such trust.

Definitions:

beneficiary here means a person eligible under the Scheme's rules to receive a lump sum on your death. This includes any person nominated by you in this form plus relatives, dependants and any beneficiary under your will;

dependant means your spouse or civil partner, any child of yours under age 23, anyone who is dependent on you due to mental or physical impairment, and anyone (except a child over 23) who is financially dependent on you/ with whom you are financially mutually dependent;

nominee for drawdown purposes means an individual who is not a dependant and who is nominated by you. The tax legislation also allows the Scheme to nominate an individual, but only if there are no dependants and there is no individual or charity nominated by you.

References to **the Scheme** as a person are to the trustees of the Scheme.

Availability of drawdown

The way that "nominee" is defined by tax legislation could stop drawdown being offered to suitable beneficiaries in some situations. For example:

- a member doesn't make a nomination. He is survived by his spouse and his brother. The spouse is keen for some benefit to be paid to the brother. The Scheme can pay him a lump sum, but can not offer him drawdown as an alternative, because he was not nominated by the member. The scheme administrator can not nominate him because there is a dependant;

- a member nominates his spouse but they subsequently divorce. He is survived by the ex-spouse and their adult children. The Scheme can take account of the divorce and pay lump sums to his adult children, but can not offer the children drawdown as an alternative, because they were not nominated by the member. The scheme administrator can not nominate them because the ex-spouse has been nominated by the member.

To avoid such problems without trying to predict all future circumstances, you may wish to make a broad nomination of all beneficiaries by ticking the box in Part 2 of the form. Doing so does not mean that the Scheme will pay benefits to all of them, nor that it will ignore any more specific wishes you have. It just means that the Scheme will have greater scope to offer drawdown as an alternative to lump sums, particularly where your nomination form becomes out of date.

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Taxation of benefits on the death of a member

Lump sums:

- are free of income tax if you die before age 75, so long as they are paid within two years (from when the Scheme was/ought to have been aware of the death) and from 6 April 2024 do not exceed the lump sum and death benefit allowance;

- are in any case free of income tax if paid to a charity nominated by you, where there are no dependants;

- otherwise are simply taxed as income at the recipient's marginal tax rate;

- With effect from 6 April 2024, the tax-free lump sum will count towards the lump sum and death benefit allowance. Any excess will be assessed against the beneficiary, where there is more than one beneficiary, this will be apportioned between them. Even if paid to non-qualifying entity, subject to basic rate tax or trust rate (45%). However, if paid outside the two year window, or after age 75 for non-qualifying entity, tax will increase to 45%.

Drawdown payments:

- are free of income tax if you die before age 75, so long as the funds are designated within two years (from when the Scheme was/ought to have been aware of the death, though that time limit does not apply if you were also in drawdown) and from 6 April 2024 do not exceed the lump sum and death benefit allowance;

- otherwise are simply taxed as income at the recipient's marginal tax rate, unless paid to a non-qualifying entity, such as a trust, when will be subject to tax at 45%.

Benefits from the Scheme on death at any age are usually free of inheritance tax, because the recipients are chosen by someone other than you (and this is the main reason why the rules of the Scheme do not treat this form as binding).

Lump sum and death benefit allowance limit

Introduced with effect from 6 April 2024, combined allowance for both lifetime tax free lump sums and tax free death benefits, the amount available for lump sum death benefits will be reduced by any amount the member has taken during their lifetime.

Miscellaneous

If there is any further information which you think may help, please provide it on a separate sheet.

This form will be taken as a complete statement of your wishes regarding death benefits under the Scheme. You may update your wishes at any time by submitting a replacement form.

These notes give a brief summary of relevant rules of the Scheme and tax legislation as at [6th April 2015]. They do not override those rules or legislation and are not a substitute for specific legal advice. The rules and legislation are subject to change in the future.

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