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## SMALL SELF ADMINISTERED SCHEME (SSAS)

### MEMBER QUESTIONNAIRE

<b>SCHEME NAME:</b>	
Name of Member:	
Name of Principal Employer:	

### MEMBER DETAILS

Name (in full):	
Previous Name (if applicable):	
Home Address:	
Postcode:	
Home Telephone Number:	
Work Telephone Number:	
Mobile Telephone Number:	
Email Address:	
National Insurance (NI) Number:	
Gender M/F:	
Nationality:	
Occupation:	
Date of Birth:	



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### MEMBER QUESTIONNAIRE

Marital Status (Single/Married/Civil Partnership):	
Spouse's/Civil Partner's Date of Birth:	
Country of Residence:	
Subject to Pension Sharing Order (Y/N):	
Do you have Fixed/Individual Protection? If yes, which year? <i>(please provide a copy of the Fixed/Individual Protection Certificate if applicable)</i>	

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?
<i>Please obtain all ceding provider transfer paperwork. Unfortunately we cannot obtain this on your behalf.</i>						

### 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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### MEMBER QUESTIONNAIRE

#### ANTI MONEY LAUNDERING REQUIREMENTS

Applications must be accompanied by copies of documents proving the identity and residency of each Trustee. We require two documents - one from each of the following lists:

<u>List A</u>	Tick if included:	<u>List B</u>	Tick if included:
Valid UK Passport		Bank Statement*	
Valid UK Driving Licence		Utility Bill*	

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

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"I hereby agree to become a member of the above scheme and acknowledge and agree that my personal data will be used in accordance with the Data Privacy policy of SSAS Practitioner.com Limited as found [here](#)" :

Signature:	
Print Name:	
Date:	

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My marketing preferences:

- Please tick here should you not wish to receive our newsletters covering topical SSAS issues. These are issued periodically by email.



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## SMALL SELF ADMINISTERED SCHEME (SSAS)

**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:

<b>Name:</b>	<input type="text"/>
<b>Address:</b>	<input type="text"/>

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



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### 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.

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.



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## **SMALL SELF ADMINISTERED SCHEME (SSAS)**

### 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.

### 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);
- 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.

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

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).

### 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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## **SMALL SELF ADMINISTERED SCHEME (SSAS)**

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