

# Small Self Administered Scheme (SSAS) Application Pack



## INTRODUCTION

The purpose of this form is to gather information in order for an Employer to establish a SSAS and to admit Members to the SSAS. Further documentation will be provided for completion once we have processed this Application.

Section A of this Application must be completed on behalf of the Employer establishing the SSAS or, for takeovers, the current principal employer of the SSAS.

Section B of this Application must be completed by each individual joining the SSAS.

Please ensure that all sections are completed. Failure to provide all relevant information and supporting documentation may result in a delay in the Application being processed. Furthermore, additional information may be required during the processing of this Application.

Please use BLOCK CAPITALS and black or blue ink only when completing the form.

For the purposes of this Application pack, Momentum Pensions Limited and all of its subsidiaries will be referenced as Momentum.

**Please return all paperwork to:**

**Momentum SSAS Trustees Limited**

Stafford Court, 145 Washway Road  
Sale, M33 7PE

[ssas@momentumpensions.com](mailto:ssas@momentumpensions.com)

**Tel:** 0161 972 2840





**SECTION B - MEMBER APPLICATION (please copy this section for each additional member joining)**

**MEMBER DETAILS**

Title	Forename/s	Surname
Date of Birth	Gender	Nationality
UK National Insurance Number (if applicable)	Mobile Number	Email address
Residential Address		Have you lived at this address for the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
If No, please provide 3 year history		
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
Name of Spouse / Civil Partner (if applicable)	DOB of Spouse / Civil Partner (if applicable)	National Insurance Number of Spouse / Civil Partner (if applicable)
Tax Office and Reference	Planned Retirement Age (if you do not complete this, we will assume a retirement age of 65, or 10 years from the start of your membership of the Scheme if later)	

Are you a UK tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you subject to a Bankruptcy order?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you resident in the United States (US) for tax purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a US citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Identity has to be verified by provision of AT LEAST TWO ITEMS. One item is required from each section detailed below. We will be unable to admit a Member until verification is complete.**

**Section A**

<input type="checkbox"/> Full UK / EC passport
<input type="checkbox"/> Full UK / EC driving license (with photo)
<input type="checkbox"/> National Health ID Card
<input type="checkbox"/> HM Forces ID Card

**Section B**

<input type="checkbox"/> Public Utility Bill
<input type="checkbox"/> Council Tax Demand
<input type="checkbox"/> Medical Card
<input type="checkbox"/> Recent Bank Statement
<input type="checkbox"/> Electoral Roll Check
<input type="checkbox"/> Recent Mortgage Statement

## EMPLOYMENT DETAILS (if different to details provided in Section A)

Employer Name

Company Registration Number

Contact Number

Contact Email Address

Business Address

Registered Office Address (if different)

## FINANCIAL ADVISER (if different to details provided in Section A)

Company Name

Adviser's Name

Regulator

License Number

Email Address

Telephone Number

Correspondence Address

## CONTRIBUTIONS

If you have been granted enhanced or fixed protection on your existing pensions, it will be lost if any further contributions are made to your SSAS.

### Single Contribution

Employer (gross)

£

### Regular Contribution

Employer (gross)

£

per annum

How often will contributions be paid?

Monthly

Annually

Contributions are paid by your Employer gross. This means you get immediate tax relief at your highest marginal rate.

Employer contributions will be eligible to be treated as a business expense for Corporation Tax purposes subject to meeting the "wholly and exclusively for the purposes of trade" test.

## PENSION TRANSFERS

### Notes

1. Crystallised benefits held in the transferring scheme must be transferred in full. Please contact your financial adviser if you are unsure.
2. If you were contracted-out of the State Earnings Related Pension Scheme (SERPS) or the State Second Pension (S2P) you will have accrued rights called Guaranteed Minimum Pension and / or Section 9(2B) rights in place of benefits under the appropriate State Scheme. You may also have such rights that have been transferred to a Section 32 annuity contract. These rights are guaranteed and include a 50% pension for a widow, widower or surviving civil partner and also include some degree of protection against inflation. From 6 April 2012 you can transfer such rights to us but the money that we receive loses these features and is just treated as a normal part of your money purchase fund.
3. If you have Lump Sum Protection this could be lost on transfer if it is not classed as a "block transfer." Please discuss this with your financial adviser prior to completing the transfer.

**IMPORTANT NOTE: We can't provide any advice on transfers into your SSAS.**

**If you are transferring from a final salary occupational Pension Scheme, you should also receive a Transfer Value Analysis and Critical Yield, which you should discuss with your financial adviser. We will only accept transfers from occupational schemes offering guaranteed benefits where you take advice from a suitably qualified financial adviser.**

### Transfer information (if you are transferring more than one scheme, please copy this sheet and attach to this form)

Provider Name	Provider Address	
Policy / Reference Number	Type of Scheme	
Pension Scheme Tax Reference <small>(must be HMRC registered)</small>	Type of transfer Full <input type="checkbox"/> Partial <input type="checkbox"/>	Does the transfer include crystallised benefits? * Yes <input type="checkbox"/> No <input type="checkbox"/>
Amount of cash transfer £	Details of in specie assets (if multiple, please provide full breakdown including date of last valuation)	
Amount of any in specie transfer £		

\* Additional paperwork may be required

Are any transfers to be made from a defined benefit scheme?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If yes, have you received advice from a financial adviser about the transfer(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If No, do you have fewer than two years' service and must transfer or accept a short service refund?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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**If you are transferring from a final salary Occupational Pension Scheme, you should receive a Transfer Value Analysis and Critical Yield, which you should discuss with your financial adviser.**

**We will only accept transfers from occupational schemes offering guaranteed benefits where you take advice from a suitably qualified financial adviser.**

<b>Pension Sharing / Earmarking</b> Do any of the transfers relate to a Pension Credit / Debit derived from a Pension Sharing order, or an earmarking order? If Yes, please provide full details separately.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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## MEMBER DECLARATIONS

1. I hereby apply to become a member of the Scheme. If my application is accepted, I undertake to be bound in all respects by the SSAS Trust Deed & Rules in force from time to time.
2. I declare that to the best of my knowledge and belief, the statements made in this member application are true and complete.
3. I consent to Momentum obtaining details from the Scheme Administrator / Scheme Trustee or Insurance Company, or any other pension provider of any Scheme, arrangement or contract of which I am or have been a Member, and authorise the grant of such details to Momentum.
4. I have read the Data Protection Policy included in this Application and consent to the use of my personal data as described. I understand that if any answer I have given discloses details of my physical or mental health or any other sensitive data within the meaning of the (UK) Data Protection Act 1998, then that information may also be used and my signature consents to this.
5. I request and consent to the payment of the transfer value(s) from my previous registered Pension Scheme(s), as indicated in this Application, to the SSAS.

Print Name

Signature

Date



## DATA PROTECTION POLICY AND PRIVACY NOTICE

**Momentum Pensions Limited (“Momentum” / “we” / “us”, “our”)** collects information from our applicants and Members predominantly through our Application form but also through any subsequent interactions with you, whether by email, post, face-to-face meetings, phone or through your Professional Adviser.

The below sets out the way Momentum collects, stores and otherwise uses data relating to you (your personal data) and the reasons for doing that. By providing information through our Application form, by email, post, phone, in person, through your Professional Adviser and/or through any other medium, you are accepting and consenting to Momentum’s use of your personal data in the manner described overleaf.

### Personal Data Collected

You are asked to provide information through our Application form, including your name, address, email address, contact phone number(s), national insurance number, as well as details of your spouse / partner, employment and earnings details, other pension arrangements (if you intend to transfer any scheme), details of your Professional Adviser and Investment Management Strategy and details of nominated beneficiaries linked to any death benefits.

You are also asked to provide certain identification documents, which are listed within the Application form and which include your passport, driving licence, a utility bill and/or salary slip, in support of your Application (for verification and regulatory purposes).

You may also provide further information (either on request or voluntarily) by email, post, in face-to-face meetings or by phone. Finally, your Professional Adviser may pass on information which you have provided to them and which relates to the administration of our services.

Momentum will not intentionally or systematically seek to collect, store or otherwise use information about you classed as ‘sensitive personal data’ (for example, information relating to any trade union membership, ethnic origin or medical conditions). We cannot prevent you or your Professional Adviser from disclosing the same to Momentum as part of your correspondence with us but you should ensure that such information is only provided where it is absolutely necessary and in circumstances where you would be content for us to use it in the manner described overleaf.

### Using Your Information

Momentum predominantly uses the information referred to above:

- in connection with the provision of services to you in order to administer and run your pension scheme. This may involve seeking, receiving and processing instructions from you and/or your Professional Adviser, fulfilling our obligations to you, responding to any request made by you and/or your Professional Adviser and/or communicating changes to the scheme/services in question;
- in order to adequately audit and risk assess the services provided;
- in order to contact you either directly or through your Professional Adviser, including updating you in relation to our services;
- in order to carry out full customer due diligence;

- in order to comply with relevant regulations and obligations including obligations relating to money laundering, fraud and crime prevention. This includes performing screening checks at application stage and on a periodic basis thereafter.

### Sharing Your Information

Momentum might share your information with others, in limited circumstances. Predominantly that sharing is carried out in order to ensure that our services are provided and administered successfully and in compliance with our regulatory and professional obligations. Your information may be shared by Momentum as follows:

- We will share information with your Professional Adviser, relevant system, scheme and product providers and Investment Managers where necessary in connection with our services and services intrinsically linked to the same. Where necessary, Momentum sends a copy of the Application form to the Investment provider and if the transferring scheme asks for details, Momentum will provide them with such information as detailed in the Application form.
- We will share your information amongst Momentum’s group companies (including companies which partially own, or are owned by, Momentum and/or which share the Momentum brand and includes Momentum Pensions Limited (UK Registration Number 3686070), Momentum Pensions Limited (Isle of Man Registration Number RA102), Momentum Pensions Malta Limited (Malta Registration Number C52627) and Momentum Pensions (Gibraltar) Limited (Gibraltar Registration Number 109892) (collectively the Momentum Group), as they will be involved in connection with the purposes identified above.
- We will share information with the Momentum Group’s regulators and professional advisers including, for example, HM Revenue & Customs (and/or other relevant tax authorities) and the Financial Conduct Authority (and/or other relevant regulators), our auditors and legal advisers in order to comply with relevant obligations, regulations and other legal requirements.
- We may need to disclose your information if required by law, if we believe that disclosure is necessary to comply with a current judicial proceeding, or a court order or legal process served on us, in order to enforce our terms and other agreements or to protect the property, rights or safety of Momentum, our members or others.
- In the event that the Momentum Group goes through a business transition, such as a merger, being acquired by another company, or selling a portion of its assets, your information will, in most instances, be part of the assets transferred.

- Momentum Pensions Malta Limited and Momentum Pensions Limited work with third parties in Malta and in the United Kingdom which provide physical storage space for records and other documents. Certain information about you may be included within those records and documents. Storage of electronic information will be on Momentum Group servers which is located within the territories which Momentum operates.
- We may share information with analytics and search engine providers that assist us in the improvement and optimisation of our website.
- We will not seek to share your information other than in the way set out above without taking steps to gain your consent to the same. However, if we are unable to obtain instructions, we may share information where, in our view, it is in your legitimate interests for us to do so.
- We will seek at all times to ensure that your information is shared in a secure manner. Unfortunately, the transmission of information (in particular, via the internet) is not completely secure. Although we will do our best to protect your information, we cannot guarantee the security of data transmitted either through the Website or by post, email or phone. However, we have and will continue to put in place strict procedures to uphold the security of your information.

#### **Transferring Information Internationally**

As set out above, we will share your information amongst the Momentum Group and with third parties (including Investment Managers and your Financial Advisor). As such, this will involve transferring your information internationally, including transfers outside the European Economic Area (EEA).

Whilst we may transfer your information to Momentum Pensions

Momentum SSAS Trustees Limited, Company Number 03667873, is a subsidiary of Momentum Pensions Limited, Company Number 03683070, which is authorised and regulated by the Financial Conduct Authority. The company is registered in England and Wales at Stafford Court, 145 Washway Road, Sale M33 7PE..

**T:** 0161 972 2840

**E:** [ssas@momentumpensions.com](mailto:ssas@momentumpensions.com)

**W:** [www.momentumpensions.com](http://www.momentumpensions.com)

Limited in the Isle of Man, we note that the European Commission has decided that there is an “adequate level of protection” afforded to individuals’ personal data within that state and we therefore rely on that decision.

Momentum takes steps to ensure that the transfers outside EEA are legitimate and in these circumstances, agreements which include the EU standard model clauses will be put in place between Momentum entities which are transferring the data and those entities operating outside the EEA who are receiving the data. The receiving entities will be mainly your Investment Providers and Financial Advisors.

#### **Changes to this Policy**

Momentum will occasionally update this Policy / Notification to reflect company and customer feedback. We will contact you to inform you of the same.

#### **Your Rights and Contacting Us**

Momentum is registered with the Data Protection Commissioner as a Data Controller under the applicable data protection legislation in each territory in which Momentum is registered.

You have the right to access information held about you. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

Any request or other questions or comments relating to your information should be addressed to the following address:

#### **Momentum Pensions Limited**

Stafford Court  
145 Washway Road  
Sale,  
M33 7PE  
United Kingdom