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To ensure the information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Application for a Transitional Tax-Free Amount Certificate

– *Collective Retirement Account (CRA)*

For completion by a financial adviser

Complete this form if you can agree with the following 3 statements:

- I have done my own calculation to ensure my client will be in a better position with a transitional tax-free amount certificate (TTFAC) than under the standard transitional calculation.
- I understand that once an application is made it is irrevocable, even if it puts my client in a worse position.
- I can confirm that the client has not had a relevant Benefit Crystallisation Event (BCE) under any scheme after 5 April 2024 and before the certificate is issued.

We regularly update our documents; you can confirm that this **April 2024** version is the latest by checking on our website quilter.com



What evidence needs to accompany this form?

Evidence can take the form of:

- BCE statements or other letters/correspondence from the relevant scheme that confirm:
 - the name of the client
 - the date any event(s) occurred
 - the LTA used and what type of tax-free lump sum was paid (if any).
- If no BCE statement is available, we will accept a recent letter or email from the scheme in question, providing the above information.
- If there was a pre A-day pension, confirmation of the amount of pension/drawdown in payment at the time of the first crystallisation event and the date of that event.
- A copy of the certificate if your client has any form of allowance protection.
- **PLEASE NOTE:** you do not need to provide evidence for events that occurred under the client's CRA, as we will already hold the evidence required, **but we do need you to list the BCE events that have occurred under the CRA in the table overleaf.**



How to send us the form

- Send via email using PROMPT, our tool for uploading documents direct to us.

Visit: quilter.com/Adviser-Prompt

Specific instructions are on Quilter's Transitional Tax-Free Amount Certification application web page, quilter.com/ttfac.



Timescales

- HMRC gives schemes 3 months to issue a certificate from the point they receive an application and complete evidence.
- We will endeavour to issue the certificate sooner where possible.
- If incomplete evidence is received, we will reject the application.



1. Client details

Customer reference
 Full name
 National Insurance number

2. BCEs and tax-free lump sums

Please list each BCE that occurred from 6 April 2006 to 5 April 2024 together with the amount of the BCEs paid as the following tax-free lump sums:

1. Pension commencement lump sums (PCLS) *
2. The tax-free element of uncrystallised funds pension lump sums (UFPLS) *
3. Standalone lump sums
4. Serious ill-health lump sums (paid before the age of 75)
5. (If the member has died) Tax-free elements of uncrystallised funds lump sum death benefit or Defined benefit lump sum death benefit paid before 6 April 2024.

*Although PCLS and UFPLS paid after age 75 are not BCEs, their value will be reflected in the TTFAC so we need to know the tax-free amounts paid.

Where a tax-free lump sum is taken after age 75 please enter the benefit type as either PCLS>75 or UFPLS>75 and leave the LTA blank. Where there is a Pre A-day pension, please enter the benefit type as 'Pre A-day' and send evidence of the value of that Pre A-day pension on the date the first time money was crystallised after 5 April 2024.

Name of Scheme	Type of benefit <small>(eg PCLS, UFPLS, Drawdown, Scheme Pension etc)</small>	Amount of Tax-Free Lump sum (£) <small>(if applicable)</small>	Date of event <small>(DD/MM/YY)</small>	LTA % used	Provider evidence attached <small>(tick)</small>

Please provide the following totals:

	Description	Total
LTA % used	This is the total of all BCEs including pre A-day pensions	%
Total PCLS, untaxed parts of UFPLS and Standalone lump sums (A)	This will determine how much ILSA has been used up	£
Total of (A) above plus any serious ill-health lump sums, and, where the member has died, the uncrystallised funds lump sum death benefits, defined benefit lump sum death benefits (paid in respect of the deceased member)	This will determine how much ILSDBA has been used up	£

3. Allowance protection

Does your client have any form of allowance protection? No Yes - please send us a copy of the certificate.

4. Additional information

Use this section to provide any additional information you want to include in support of this TTFAC application.

5. Financial adviser's declaration

I confirm:

1. In accordance with term 1.11 of the intermediary terms of business, my client has instructed me to submit this application (the customer's application), and I can provide evidence of the instruction, if requested by Quilter.
2. I understand that:
 - a) the application must include complete evidence
 - b) if complete evidence is not provided, we will reject the application
 - c) if the certificate is subsequently revoked, due to incorrect information being supplied, tax charges may apply
 - d) the client has not had a relevant BCE after 5 April 2024.

Financial adviser's name	<input type="text"/>
Adviser firm name	<input type="text"/>
Telephone number	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>



[quilter.com](https://www.quilter.com)

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