

Completing the document on screen?

**IMPORTANT:** First save it to your desktop. Then open it in **Adobe Acrobat** before filling it in. This ensures the information is saved correctly.

Quilter

# 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 **February 2026** version is the latest by checking our website [quilter.com](https://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](https://quilter.com/Adviser-Prompt)

Specific instructions are on Quilter's Transitional Tax-Free Amount Certification application web page, [quilter.com/ttfac](https://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 Number

A	C						
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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. Stand-alone 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.

Please provide the following totals:

	Description	Total
<b>LTA % used</b>	This is the total of all BCEs including Pre A-day pensions	%
<b>Total PCLS, untaxed parts of UFPLS and Stand-alone lump sums (A)</b>	This will determine how much ILSA has been used up	£
<b>Total of (A) plus any serious ill-health lump sums, and, if the member has died, any uncrystallised funds or defined benefit lump sum death benefits.</b>	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. McCloud Remedy

- If your client is a member of a public service pension scheme (excluding local government pension schemes), they may be affected by the McCloud Remedy.
- This typically applies to clients who had active membership in a public service scheme at any time between 1 April 2015 and 31 March 2022.
- If your client is affected by the McCloud Remedy, we can't issue a certificate until they have made their choice under the remedy, because this decision could impact their tax-free lump sum and/or the amount of Lifetime Allowance used.

Is your client affected by the McCloud Remedy? Yes No

If yes:

- Has your client been through the remedy? Yes No
- Does the evidence supplied reflect the remedied position? Yes No

### 5. Additional information

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

### 6. Financial adviser's declaration

1. I confirm that:
  - a) 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.
  - b) if the client has been through the McCloud remedy, the evidence supplied reflects their current position.
2. I understand that:
  - a) the application must include complete evidence
  - b) if complete evidence is not provided, Quilter will reject the application
  - c) if the certificate is subsequently revoked, due to incorrect information being supplied, tax charges may apply.
3. I confirm that the client has not had a relevant BCE after 5 April 2024.

Financial adviser's signature

Date

Financial adviser's name

Adviser firm name

Telephone number



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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years. Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB). Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.