Quilter

Serious ill-health lump sum

- Collective Retirement Account (CRA)

Complete this form if you can agree with the 4 following statements:

- ✓ You **have** some available tax-free allowance
- ✓ You **have** contacted us about taking your pension pot as a serious ill-health lump sum
- ✓ You **have** a life expectancy of less than 12 months
- ✓ You **are** aged under 75

How to complete your form

- **Option 1 (electronic)**: Save the form to your desktop, open it in **Adobe Acrobat** to complete the editable fields, then print and sign it.
- **Option 2 (by hand)**: Print the form and complete it in BLOCK CAPITALS using blue or black ink.
- **Date Format**: please use **DD/MM/YYYY**.
- The supplementary sections at the end of the form only need to be completed where applicable.
- Missing or unclear information may result in delays.

Additional documents we might need*

- **Proof of bank account ownership** – If this is the first time money has been taken from this account - see section 4.
- **HMRC certificate** – If you are applying for any protected tax-free allowances - see Supplement C.
- **Medical practitioner confirmation** – attached at the end of this form.

**You can scan and send certified documents to us by email - see below.*

How to send us your form

Email

Simply scan and send it by secure email to ***ask@quilter.com***

OR

Post

Quilter, SUNDERLAND, SR43 4JP

When you'll receive your payment(s)

- We will pay you within 10* working days of receiving everything we need to make a payment.

**If there are any other transactions in progress on your account, it could delay the payment. If this happens, we will make the payment at the earliest possible date once the other transactions have completed.*

Tax Information

- Your serious ill-health lump sum will be free of UK tax if the value of your pension pot is within your tax-free allowance.
- You will need to speak to a tax specialist if you pay tax in a country outside of the UK.

1. Your details

CRA sub account number

	Customer Reference		Account
	A C	-	
	A C	-	
	A C	-	

Full name

Date of birth

National Insurance number

Telephone number

Email

2. Your instruction

You have chosen to take all of the money in your pension pot as a serious ill-health lump sum. This means we will take all of the money out of your pension pot. If the value of your pension pot is less than your available tax-free allowance, we will not deduct any tax. If the value of your pension pot is more than your available tax-free allowance we will deduct income tax from the amount that exceeds your available tax-free allowance before paying the remainder to your bank account. If you also have a drawdown pot, we will not touch that money.

The current value available as a serious ill-health lump sum is:

The amount we pay you will be based on the values at the time when all our requirements have been met, subject to no other transactions in progress on your account.

If you invest in income producing assets, we may receive further distribution payments after we have paid your serious ill-health lump sum. If this happens we will pay any future payments to you.

If we are unable to do so, please tell us who you would like any payment to go to:

Full name

Proportion %

Address

Postcode

Telephone number

Email

If you wish to nominate more than one person, please do so below, clearly showing the proportion payable to each. If there is insufficient space to list everyone, please provide the same details of any others by using a copy of this page and attach it to this form.

Full name

Proportion %

Address

Postcode

Telephone number

Email

3. Your medical evidence

Before we can pay a serious ill-health lump sum, we must receive written evidence from a registered medical practitioner.

Have you enclosed a DS1500, SR1 or BASRiS showing a life expectancy of less than 12 months? ○ Yes ○ No

Have you enclosed a recent medical report that clearly states a life expectancy of less than 12 months? ○ Yes ○ No

If you do not have one of the above, please ask your medical practitioner to complete the attached **Medical Practitioner Confirmation**, which must be returned with your form.

4. Bank details for your pension payment(s)

This must be a UK bank account in your name or with you as a joint holder; we **cannot** make withdrawal payments to third parties or business accounts except for sole trader accounts.

Branch sort code ___ - ___ - ___

Bank/Building Society account number

Bank/Building Society name

Name of account holder(s)

Reference *(optional)*

▶ *Any reference here will appear on your bank statements. For a Building Society account, enter the roll number.*

Type of bank account ○ Individual ○ Joint

Proof of bank account ownership

Have we paid money into this bank account before? ○ **Yes** - go to section 5 ○ **No** - continue below

If No, we will need proof that it is yours. Please choose **one** of the following to send us:

○ **A voided cheque*** ○ **A bank account statement dated within the last six months***

***The proof must be an original or a certified copy.** Copies must be certified on each page in ink by a UK-based professional such as a financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). If you have online bank account statements we will accept a certified printed copy. You can scan and send certified documents to us by email - to **ask@quilter.com**.*

5. Tax-free allowance used previously

As you have asked to take a lump sum, we need to check that the amount you have asked to take is within your tax-free allowance.

5.1 To check if you have enough tax-free allowance, please confirm if you have:

- taken a lump sum from any of your pension pots?
- used a pension pot to buy a guaranteed lifetime income called an annuity?
- started receiving an income for life from your workplace pension or personal pension called a scheme pension?
- moved some or all of your pension pots into drawdown so you can draw income straight from that pot?
- transferred any money from your pension pot to an overseas pension scheme before 6 April 2024?
- taken a lump sum from a recognised overseas pension scheme since 5 April 2024?
- reached age 75 before 6 April 2024?

○ **No to all** – go to section **6**

○ **Yes to 1 or more** – go to section **5.2**

5.2 Did the event(s) mentioned in section **5.1** only ever happen in your CRA or to money that's now in your CRA?

○ **Yes** – go to section **6** ○ **No** Please complete **Supplement A** on page 5 entitled 'Events outside of the CRA', then go to section **6**

- If you didn't take any tax-free lump sums between your 75th birthday and 6 April 2024, you might qualify for what's known as the 'age 75 disregard'.
- This means certain amounts may be excluded when calculating how much of your allowance has been used, potentially increasing your available tax-free allowance.
- To find out if you're eligible, please see our Age 75 Disregard form, available from your financial adviser or by calling us on **0808 171 2626**.

6. Protected tax-free allowances

Do you have any form of protected Lump Sum Allowance/Lump Sum and Death Benefit Allowance?

○ **No** – go to section **7** ○ **Yes** Please complete **Supplement C** on page 7 entitled 'Protected tax-free allowances', then go to section **7**

7. Release of information

If you would like a relative or friend to speak with us concerning your claim please complete the following section. Please note this does not allow the individual the right to act on your behalf, but to be provided with information over the phone or via post and email. **This information may include your personal, health and financial data.**

Full name of relative/friend

Address

Postcode

Telephone number

Email

Please inform the person nominated that you have passed their personal details to us so they may access our privacy policy or contact us over how their personal data is used.

8. Your declaration

References to the 'form' in this declaration include the relevant, attached supplements (where completed).

1. I declare that, to the best of my knowledge and belief, the answers and statements made in this form are true and complete and I have not knowingly concealed any material fact.
2. I understand that payments made by Quilter in accordance with requests in this form shall constitute a full discharge from all liabilities and claims arising thereunder.
3. I understand that if I have exceeded, or will exceed, my Lump Sum and Death Benefit Allowance, you will deduct income tax from any excess benefits prior to the payment of such benefits.
4. I authorise Quilter to carry out the instructions in this form in accordance with the terms and conditions of the account.
5. I consent to Quilter seeking confirmation of my reduced life expectancy from my doctor/consultant named in the Medical Practitioner Confirmation form, and I confirm that a copy of this consent shall have the validity of the original.
6. I understand and have read the privacy notice, available at ***quilter.com/privacy*** concerning use of the personal information of any party named in this form.

Signature

Date

✓ Thank you for completing this form

All you need to do now is send it to us.

Email

Simply scan and send it by secure email to ***ask@quilter.com***

Or

Post

Quilter,
SUNDERLAND, SR43 4JP.

Office use only:

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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.

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Supplement A
Events outside of the CRA

You only need to complete this page if you ticked 'no' in section 5.2 of your form.

The events referred to in this supplement include one or more of the following:
- taking a lump sum from any of your pension pots
- using a pension pot to buy a guaranteed lifetime income called an annuity
- receiving an income for life from your workplace pension or personal pension called a scheme pension
- moving some or all of your pension pots into drawdown so you can draw income straight from that pot
- transferring any money from your pension pot to an overseas pension scheme before 6 April 2024
- taking a lump sum from a recognised overseas pension scheme since 5 April 2024
- reaching age 75 before 6 April 2024.

A1 Did any of the events listed above happen before 6 April 2024?

○ **Yes** – go to section **A1.1** ○ **No** – go to section **A2**

A1.1 Do you have a Transitional Tax-Free Amount Certificate?

○ **Yes** – send us copy and go to section **A2** ○ **No** – go to section **A1.2**

A1.2 Excluding any events that happened in your CRA, please confirm the amount of tax-free allowance used before 6 April 2024.

- Your pension provider(s) will have tested any events that happened, from 6 April 2006 up to 5 April 2024, against your lifetime allowance (LTA). They will have sent you confirmation of the percentage of LTA used in these events.
- Please state below the previously used LTA percentage, **OR** the monetary amount this has been converted to by your pension provider(s) on 6 April 2024; this is **NOT** always equal to the amount of tax-free cash you have taken.

LTA% _____ % **OR** Converted monetary amount £ _____

A1.3 Did you ever take a serious ill-health lump sum?

○ **No** ○ **Yes** - please confirm the date _____ and amount taken £ _____

A2 Did any of the events listed above happen after 5 April 2024?

○ **No** – go to section **A3** ○ **Yes** – amount of tax-free allowance used up £ _____

A3 Have you taken a **lump sum**, bought an **annuity** or started a **scheme pension** before 6 April 2006?

○ **No** - return to section **6** of your form ○ **Yes** Please complete **Supplement B** on page **6** entitled 'Money used before 6 April 2006', then return to section **6** of your form

- If you didn't take any tax-free lump sums between your 75th birthday and 6 April 2024, you might qualify for what's known as the `age 75 disregard'.
- This means certain amounts may be excluded when calculating how much of your allowance has been used, potentially increasing your available tax-free allowance.
- To find out if you're eligible, please see our Age 75 Disregard form, available from your financial adviser or by calling us on **0808 171 2626**.

▶ Return to **section 6** of your form

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Supplement B
Money used before 6 April 2006

You only need to complete this page if you ticked 'Yes' in question A3, in Supplement A on page 5, entitled 'Events outside of the CRA'.

To take account of any money used before 6 April 2006, your tax-free allowances are reduced the first time you use your pension pot from 6 April 2006.

Please tell us if you have used your pension pot before 6 April 2006 in any of the following ways:

- **Annuity** – this is where you have used your pension pot to buy a guaranteed income for life from an annuity provider
- **Scheme pension** – this is where your workplace pension or personal pension pays you a guaranteed income for life
- **Drawdown** – this is where your money is set aside and ring-fenced so that you can draw down income from your pot at any point.

B1 – Is this the first time since 6 April 2006 that you have used the money from any pension pot?

○ **Yes** – please complete **section B2** ○ **No** – please complete **section B3**

B2 – This is the first time you have used money from your pension pot since 6 April 2006

What is your current total gross annual income from annuities and scheme pensions?	£
If you are in capped drawdown, what is the maximum income you can take from drawdown right now?	£
If you are in flexi-access drawdown, what was the maximum income you could take before you converted to flexi-access drawdown?	£

B3 – You have used money from your pension pot since 6 April 2006

What is the date that you first used money from your pension pot since 6 April 2006?	
What was the total gross annual income from annuities and scheme pensions you were being paid on that date?	£
If you were in capped drawdown, what was the maximum income you could take on that date?	£
If you were in flexi-access drawdown, what was the maximum income you could take on the day before you converted to flexi-access drawdown?	£

▶ Return to **section 6** of your form

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Supplement C
Protected tax-free allowances

You only need to complete this page if you ticked 'yes' in section 6 of your form.

C1 Type of protection

Please tell us the type of protection you have.

Fixed protection ○ 2012 ○ 2014 ○ 2016

Individual protection ○ 2014 ○ 2016

Allowance enhancement factor ○ Factor type *(this will be on your HMRC certificate)*

Date granted

Enhanced protection* ○

Primary protection* ○

**If you have enhanced or primary protection, please complete section C2.*

C2 Enhanced and primary protection extra information

Have you ever previously used money from any of your pension pots?

○ No ○ Yes – complete the table below

Date	Amount of pension pot used	How much of this amount was paid as a tax-free lump sum?	Was this a serious ill-health lump sum?
	£	£	○ Yes ○ No
	£	£	○ Yes ○ No
	£	£	○ Yes ○ No
	£	£	○ Yes ○ No

C3 Proof of protected tax-free allowance

Please supply us with a certificate from HMRC **or** HMRC's reference number and Pension Scheme Administrator reference.

○ Tick here if you are sending us a certified copy of your HMRC certificate

OR

○ Tick here if you are providing reference numbers below for us to check your protection certificate online

HMRC reference number and **Pension Scheme Administrator reference**

▶ Return to **section 7** of your form

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Medical practitioner confirmation - serious ill-health

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

- ☑ I am a medical practitioner registered with the General Medical Council
- ☑ I have carried out a consultation in relation to the person mentioned under patient details
- ☑ It is my medical opinion that this patient has less than 12 months to live

- Complete this form using BLOCK CAPITALS and blue or black ink; for dates please use the format DD/MM/YYYY.
- Send the completed form to us as follows:
  - Email a scanned copy to ***ask@quilter.com***, or
  - Post it to us at: Quilter, SUNDERLAND, SR43 4JP.

Patient details

Full name

Date of birth

Residential address

Postcode

Medical practitioner details

Full name

Practice address

Postcode

Telephone number

GMC Number

Medical field

Date of last consultation

Declaration

I confirm that this patient is terminally ill with less than 12 months to live.
I confirm that I am a fully registered medical practitioner with the General Medical Council.

Medical practitioner signature

Date

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