

If your instruction has been submitted online:
You do not need to send this form to us

Quilter

Tax-free lump sum and income withdrawal

- *Collective Retirement Account (CRA)*
- *For completion with a financial adviser*

It's often quicker and easier for your financial adviser to submit your instructions online

74% of this type of request can now be completed online. Follow the simple checks below to see how:



1. **Confirm** if your instruction can be given online

- Is the withdrawal request £75,000 or less?
- Will the money be paid into a verified bank account?

If you answer **YES** to all questions above:

2. Your adviser can submit this online



Advisers,
log into your **Adviser Login Page**



- Select the account
- Click on 'Money out'
- Select 'take pension benefits' and follow the on screen instructions

3. Complete & submit your online instruction instantly

If you answer **NO** to any question above:

2. Complete this form

3. Send it to us via **email or post**

Email: advisers can send your scanned copy* via PROMPT, our tool for uploading documents direct to us.

Visit: [quilter.com/Adviser-Prompt](https://www.quilter.com/Adviser-Prompt)

*Before sending any supporting documents to us, please refer to our guide about which documents must be certified as true copies and who can certify them. The guide is available via the PROMPT link above.

Post: send the completed form to:
Quilter, SUNDERLAND, SR43 4JP.



Tax-free lump sum and income withdrawal

- *Collective Retirement Account (CRA)*
- *For completion with a financial adviser only*

This form contains the information that you can use to:

- withdraw a tax-free lump sum (and taxable income, if required) from a new transfer payment or lump sum investment into a CRA
- withdraw a tax-free lump sum (and taxable income, if required) from an uncrystallised CRA

It cannot be used:

- with crystallised accounts.

We regularly update our documents; your financial adviser can confirm that this **April 2024** version is the latest by checking on our website [quilter.com](https://www.quilter.com)

Important information

- If we create a new crystallised account for you as part of this process, any Treasured Asset or Phased Investment instructions on the existing account will not apply to the new account. Your adviser can provide the forms for these features if required for the new account.
- A current valuation statement should be obtained to ascertain the details of assets held within your CRA. Please note the value on this statement is not guaranteed and is subject to change.
- You can only make this withdrawal after reaching your minimum pension age, which is typically 55 (rising to 57 from 2028). Where special circumstances apply, such as ill health or where you have transferred from another scheme with a protected low pension age, you may be able to take benefits before your minimum pension age.
- Your CRA can hold a number of uncrystallised and crystallised accounts. In general, an uncrystallised account holds assets where a tax-free lump sum is still available, while a crystallised account holds assets where a tax-free lump sum is no longer available.

Completing this paper form (if you are not able to complete your request online)

- You can complete the form electronically using editable fields, if preferred; we recommend saving the form to your desktop before you do so, to ensure that your information is saved correctly. Then print, sign and send the form to us.
- Alternatively, you can print the form and complete it by hand using BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information may result in delays. We are unable to correct errors or omissions retrospectively.

Additional documents we might need

- **Proof of the bank account ownership** – see section 10.
- **HMRC certificate** – If you are claiming enhanced allowance protection - see Supplement D.

Giving us your instructions

- Details about how to give us your instruction online, by email or post are on page 1.

Timescales

- **Tax-free lump sums** will normally be made within 10* working days of all our requirements being met.
- **Single income withdrawal** – Payments will normally be made within 10* working days of all our requirements being met.
- **Regular income withdrawals** – Payment will be made on the day of the month chosen by you*, or the working day before if this date is a non-working day. We must receive your instructions at least 10 working days before the start date.

* 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. This also applies if a regular income withdrawal payment is due at the time you request a single withdrawal, in that the regular payment must complete before we can make the single payment. Where an account is being fully crystallised, payments will normally be made within 15 working days of all our requirements being met.



Tax

- **Tax-free lump sum** – Normally 25% of the uncrystallised money will be tax-free.
- **Taxable income** – You will have to pay tax on the income you receive in the same way as you would on a salary. How much you pay depends on your total income. If this is the first time that you will be taking an income withdrawal from your account, generally Quilter will not know your overall income and will use an emergency tax code to start with. This means you may pay too much tax initially and have to claim the money back from HM Revenue & Customs (HMRC). Alternatively you may owe more tax if you have other sources of income. If you have taken income previously, tax will be deducted based on the tax code that has been provided by HMRC. If you select a single income withdrawal payment and receive it in the same tax month period* as your next regular payment, HMRC may reissue your tax code. This could prevent us from paying you that next regular payment, which as a result will then be held in cash in your account. Subsequent regular payments would not be affected. Please see our Guide to Income Tax and Your Pension for further information.
- **Non-UK Tax** – If you are subject to tax in any country outside the UK, please contact your tax specialist, to understand whether you will be liable for tax in that country.

*A tax month period runs from the 6th of the month until the 5th of the following month.

1. Financial adviser declaration

This statement must be completed in order for Quilter to carry out the instruction on behalf of the client.

I confirm:

- I have provided my client with advice and discussed the appropriate risks in relation to this transaction
- I have seen evidence of age and my client is over age 55, or over the applicable protected age
- I have provided my client with an illustration in relation to this withdrawal, in line with my regulatory responsibilities as financial adviser, as detailed in FCA Sourcebook COBS 14.

Financial adviser name	<input type="text"/>										
Adviser firm name	<input type="text"/>										
Signature	<input type="text"/>					Date	<input type="text"/>				

2. Client details

Account number	Customer reference					Account				
	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									
Date of birth	<input type="text"/>	National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Telephone number	<input type="text"/>					Email	<input type="text"/>			
Permanent residential address	<input type="text"/>									
	Postcode									

► We cannot accept a residential address that is 'care of', which contains a PO Box number or which is the financial adviser's address.

3. Retirement assumptions

- Note** – **The retirement age/date** is when you expect to start taking benefits from your account. Usually, it can be any age/date from your 55th* birthday to your 75th birthday. (However, if you have a lower protected pension age based on a particular occupation, your retirement age/date can be any age/date from your protected pension age to your 75th birthday.) Your chosen age/date will be used for illustration purposes.
- A few months before you reach your retirement age/date, we will write to you regarding your pension options, unless you have already elected to take all your benefits from this account beforehand.
 - **Your annuity age** is when you expect to convert your pension account into a lifetime annuity. This can be the same as your retirement age and will also be used for illustration purposes.

* Rising to 57 in 2028

Retirement age or date	Age	OR	Date	<input type="text"/>					
Annuity age	Age								

4. Crystallisation options

4.1 Is this a request for an immediate maximum tax-free lump sum?

► Only available if you are making a new transfer or lump sum investment and you require an immediate maximum tax-free lump sum from the entire investment.

Yes – now go to section 5

No – now go to section 4.2

4.2 Crystallisation options ► Please tell us the proportion of your account you wish to crystallise

Full crystallisation

Partial crystallisation - Please enter the amount below

Partial crystallisation amount

£

Payment options for 4.2

Payment will be made to you, into the bank account you nominate in section 10.

However, if preferred, you can receive some of the payment into your bank account and/or invest some or all of the payment into another product* with us by completing Supplement A at the end of this form.

Tick one of the following options as required.

► If left blank we will assume option i).

i) Please make payment into my bank account, detailed in section 10.

ii) Please make payment in line with my instructions in Supplement A. **Please complete Supplement A.**

*Quilter products: Individual Savings Account (ISA), Junior ISA (JISA), Collective Investment Account (CIA), Collective Investment Bond (CIB), Collective Retirement Account (CRA).

Note – Your tax-free lump sum entitlement will typically be 25% of the crystallisation amount.
– Where you are crystallising all of your uncrystallised account to take a tax-free lump sum and there is insufficient cash in your uncrystallised account to pay all of the tax-free lump sum you have requested, we will raise the money to pay the lump sum by selling proportionally across all assets in your account. We will sell an additional 10% to allow for market movements. Once the tax-free lump sum has been paid, any residual amount will be moved into your crystallised account and held as cash.

5. Tax-free allowance used previously



When building up your savings, you are likely to have received tax relief on any money paid into your pension. In addition you are not taxed on any growth on the investments in your pension. There is, however, an overall limit on the amount of tax-free cash you can take across all your pensions.

As you have asked to take tax-free cash, we need to check that the amount you have asked to take is within your 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?
- reached age 75 before 6 April 2024?

Yes to 1 or more – go to section 5.2

No to all – go to section 6

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 – complete **Supplement B** on page 12 entitled 'Events outside of the CRA', then go to section 6

6. Enhanced allowance protection

Do you have any form of enhanced allowance protection?

No – go to section 7

Yes – complete **Supplement D** on page 14 entitled 'Enhanced allowance protection', then go to section 7

8. Asset selection

Part A. Assets to withdraw as a tax-free lump sum

You do not need to complete this section if you are making a new transfer payment or lump sum investment and have chosen an immediate maximum tax-free lump sum.

In all other cases we will meet your tax-free lump sum amount by using any available cash held in your uncrystallised account. Where there is insufficient cash to pay all of the lump sum you have requested we will sell proportionally across all assets.

Alternatively, you can choose which assets to use if you don't want us to sell proportionally across all assets, by completing the details below:

- Note**
- If you select a portfolio below, we will take the amount requested from the portfolio as a whole; we cannot withdraw from individual assets within a portfolio.
 - Exchange Traded Instruments (ETIs) - if you select an ETI below, the sale trade will be rounded down to the nearest whole number of shares. Any cash held in your account will be used to meet any shortfall in the withdrawal amount requested. If there is insufficient cash to meet the requested withdrawal we will contact you for further instructions. A Dealing Charge will also apply to each ETI sold.

Name of asset/portfolio	Whole %*		
Total	1	0	0 %

*Show the amount to come from each asset/portfolio as a percentage of the total withdrawal amount.

Part B. Assets to move into a crystallised account

We will move the remaining assets into a crystallised account. If this is a partial crystallisation, we will move an amount taken proportionally across all assets.

Alternatively, if you would like to move specific assets into your crystallised account, please complete the details below:

Name of asset/portfolio	Whole %*		
Total	1	0	0 %

*Show the amount to come from each asset/portfolio as a percentage of the total to be moved.



9. Income withdrawal - crystallised account

Your crystallised assets will be invested into your existing 'designated' crystallised account. If you do not have an existing designated crystallised account, a new one will be created for you. Instructions in section 9 will apply to this designated crystallised account.

If you have a designated flexi-access drawdown account and a designated capped drawdown account, we will invest in the designated flexi-access drawdown account and instructions in section 9 will apply to that account. However, if you would like us to invest in the designated capped drawdown account, and for instructions in section 9 to apply to the same account, tick here:

Note – In this section, and in other parts of this form, we refer to capped and flexi-access drawdown. Your income withdrawal options will depend on whether your account is in capped or flexi-access drawdown - if you are unsure, please contact your financial adviser.

Capped drawdown

- If you started capped drawdown before 6 April 2015 and have not since converted to flexi-access drawdown, it means you are still in capped drawdown.
- If you choose to invest your crystallised assets into an existing capped drawdown crystallised account the income withdrawal available to you will be re-calculated. If it is higher than what was previously available it will have an immediate effect on the income withdrawals you can take each year under capped drawdown rules. If the amount is lower, the lower amount will only apply from the start of the next income payment year. You will be notified of the revised annual amount of withdrawals you can make under capped drawdown rules.
- Income withdrawals can be changed up to the maximum limits set at your last review. Reviews will be conducted every three years until age 75. After age 75 these reviews will be annual. Certain events will also trigger a review and you have the option to recalculate your maximum income each year.

Flexi-access drawdown

- There is no limit (cap) on the amount of income you can take using flexi-access drawdown. However, once you take income in this way, the amount you can pay into 'money purchase' (also known as 'defined contribution') schemes in any tax year without being liable to a tax charge is subject to a limit called the 'Money Purchase Annual Allowance' (MPAA). This is currently £10,000.

Part A. Convert to flexi-access drawdown

Tick here if you are in capped drawdown and you want to immediately change to flexi-access drawdown.

► This means your annual income will no longer be capped and there will be a reduction in the annual amount you can pay into money purchase pensions known as the Money Purchase Annual Allowance or MPAA. For more information please contact your financial adviser.

► Before you can convert, you must hold sufficient cash within your account to cover the cost of any fees and charges accrued to the date of conversion. Your financial adviser will be able to help you with this.

Part B. Regular income withdrawals

B.1 Set up or amend regular withdrawals

► We need to receive amendments at least 13 working days before the next payment date. If you leave this section blank, existing instructions will continue unchanged.

Start date*

► Any day from 01-28; if left blank, we will apply the earliest possible payment date.

*The start date could be delayed if there are other transactions in progress on your account; see 'Timescales' on page 2.

Frequency

Monthly

Quarterly

Half-yearly

Yearly

Withdrawal amount ► Complete one of the following with the amount required

£

EACH PAYMENT

- Before tax
- Minimum £25 monthly, £75 quarterly, £150 half-yearly or £300 yearly
- The amount you enter above will be the amount you receive each month, quarter, half-year or year (as applicable)
- If your crystallised account is in capped drawdown, and you are not converting to flexi-access drawdown, this value must be less than the maximum allowed under capped drawdown

OR

Maximum amount allowed under capped drawdown

- Capped drawdown only
- You will be paid the maximum amount each scheme year
The amount will be divided by the number of payments remaining in the scheme year. For example: If your maximum income amount is £12,000 and you select a monthly frequency with 6 months remaining of the scheme year, we will pay £2,000 each month for 6 months. Once the new scheme year begins, we will then pay £1,000 each month

B.2. Cancel regular withdrawals

Tick here to stop taking regular withdrawals from the account detailed in section 2 until further notice.

Part C. Single income withdrawal

The payment could be delayed if there are other transactions in progress on your account; see 'Timescales' on page 2.

Withdrawal amount ► Complete one of the following with the amount required

PARTIAL

£

- Before tax
- Minimum £125
- This will be in addition to any regular income withdrawals set up on the account

OR

FULL

- Available for flexi-access drawdown only – you can convert from capped to flexi-access drawdown in section 9 Part A

Part D. Assets to be sold

We will meet your income withdrawal by selling proportionally across all portfolios and assets.

Alternatively, if you would like to withdraw from specific portfolios or assets, please complete the details in the table overleaf. Show the amount to come from each portfolio or asset as a percentage of the withdrawal amount; the percentages must total 100%.

- Note**
- If you have selected both a regular income withdrawal and a partial single income withdrawal, the assets you list will be sold to meet each withdrawal type. If you want to select a different asset choice for each withdrawal type, please provide details on a separate sheet clearly setting out your instructions.
 - If you select a portfolio below, we will take the amount requested from the portfolio as a whole; we cannot withdraw from individual assets within a portfolio.
 - Exchange Traded Instruments (ETIs) – if you select an ETI, the sale trade will be rounded down to the nearest whole number of shares. Any cash held in your account will be used to meet any shortfall in the withdrawal amount requested. If there is insufficient cash to meet the requested withdrawal we will contact you for further instructions. A Dealing Charge will also apply to each ETI sold.

Name of asset/portfolio	Whole %*		
Total	1	0	0 %

*Show the amount to come from each asset/portfolio as a percentage of the total withdrawal amount.



10. Your bank details

If you are not currently taking income withdrawals, or you want to change the bank account into which we pay your income, please complete this section.

- Note**
- 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.
 - Some banks or building societies cannot accept direct credits.
 - If you change your bank details, or if you want to request payment to a different account in the future, just let us know. We can hold details for up to four bank accounts under your customer reference number.

Branch sort code - - Bank/Building Society account number

Bank/Building Society name

Name of bank 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

- **We will need to see proof that you are the owner (or joint owner) of the bank account detailed above, if you have not used this account with us before. The proof and bank account details provided must match exactly.**
- The proof can be an original or certified* copy of a voided cheque or bank account statement dated within the last six months. If you have online bank account statements a printed copy certified* as a true copy will suffice. Without the proof, your request will be delayed.

*Copies must be certified on each page in ink by a UK-based professional such as your financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). Your adviser can scan and send documents to us by email - see page 1 for details.

Tick as applicable

- I have previously provided proof of ownership of the bank account detailed above.
- I enclose proof of ownership of this bank account.

11. Client declaration

1. I authorise and request Quilter Life & Pensions Limited ('Quilter') to carry out the instructions detailed in this form.
2. I understand that these changes will take effect in accordance with the CRA Terms and Conditions.
3. I declare that this form has been completed correctly to the best of my knowledge and belief.
4. I understand that the taxable part of this payment will be subject to income tax deducted by Quilter and paid to HM Revenue & Customs (HMRC) and that Quilter will submit my personal and income details to HMRC.
5. I have read and understood the contents of Quilter's leaflet: 'A guide to income tax and your pension'.
6. I understand that any false statement may result in HMRC imposing penalties on me.
7. I agree to indemnify Quilter against any liability to pay any tax or other charges which occur due to the provision of false or misleading information.
8. I understand that any payment by Quilter of the benefits under this CRA shall constitute a full discharge from all liabilities and claims arising in respect of the pension monies applied in this request.
9. I confirm that any tax-free lump sum will not be used to fund further contributions to any registered pension scheme to the extent that either Quilter or I will suffer a tax liability.
10. I confirm that I give Quilter the authority to check with HMRC the details of any enhanced allowance protection certificate supplied.

Signed

Date



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

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.

Supplement A - Payment Options

Only complete this supplement if you selected ii) in section 4.2.



What you need to do

- Complete the boxes below to tell us the amount and which Quilter Product you want to invest in.
- If the total proceeds from the sale of your investments are **more** than the amount you want to invest into another Quilter product, we will pay the balance into your bank account detailed in section 10.
- Your financial adviser must apply online for the product you wish the payment to be made to. This could be a new product, or a top-up to an existing one.
 - It could be a product in another person's name, but only if that person is eligible for 'family linking'. See our website for 'family linking eligibility'.
 - It isn't possible to reinvest the tax-free cash back into a CRA in your name.
- **Guidance for your adviser** (regarding the online application)
 - The contribution type for the online application must be '**single payment**', with the payment method '**bank transfer**'. Payment to a product in another person's name must be entered as a '**third-party contribution**'.
 - To make sure that there is sufficient money to reinvest in the Quilter product, please do not enter more than 95% of the estimated tax-free cash to reinvest where a 'full crystallisation' has been selected.

a) £ Pay this amount into my bank account, nominated in section 10.

b) £ Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

c) £ Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* The amount stated here must be the same as that submitted for the related online application, including any initial fee applying to the investment.

** If the account holder is not you, please use the box provided to state their relationship to you. Their account must be linked to yours using our Family Linking facility; your financial adviser will be able to help with this. If the account is not linked, we will seek further instructions, which could delay your request.

d) £

Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

e) £

Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

f) £

Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

g) £

Invest this amount* into the following account with Quilter:

Product	ISA	JISA	CIA	CIB	CRA
	<i>Customer Reference</i>			<i>Account</i>	
Product account number	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder's name**	<input type="text"/>				
Relationship to you	<input type="text"/>				
Date that the online application was submitted	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* The amount stated here must be the same as that submitted for the related online application, including any initial fee applying to the investment.

** If the account holder is not you, please use the box provided to state their relationship to you. Their account must be linked to yours using our Family Linking facility; your financial adviser will be able to help with this. If the account is not linked, we will seek further instructions, which could delay your request.

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

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.



Supplement B

Events outside of the CRA

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



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
- reaching age 75 before 6 April 2024.

B1 Have you taken a **lump sum**, bought an **annuity** or started a **scheme pension** before 6 April 2006?

No - go to section **B2**

Yes - complete **Supplement C** on page **13** entitled 'Money used before 6 April 2006', then complete the rest of this page

B2 Did any of the events listed above happen before 6 April 2024?

Yes - go to section **B2.1**

No - go to section **B3**

B2.1 Do you have a Transitional Tax-Free Amount Certificate?

Yes - send us copy and go to section **B3**

No - go to section **B2.2**

B2.2 Do you know the monetary amount of tax-free allowance you have used?

Yes - Amount used £

No - go to section **B2.3**

B2.3 Your pension provider will have tested any events that happened between 6 April 2006 and 5 April 2024 against your lifetime allowance. They will have sent you confirmation of the percentage of lifetime allowance used in the event. Excluding any events that happened in your CRA, please tell us the total percentage used in these previous events.

%

B2.4 Did you ever take a serious ill-health lump sum?

No

Yes - please confirm the date

and amount taken £

B3 Did any of the events listed above happen after 5 April 2024?

No - Return to section **6** of your form

Yes - amount of tax-free allowance used up £

Supplement C

Money used before 6 April 2006

You only need to complete this page if you ticked 'Yes' in question B1, in Supplement B on page 12, 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.

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

Yes – please complete **section C1**

No – please complete **section C2**

C1 – 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?

C2 – 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?

Supplement D Enhanced allowance protection

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

D1 Type of protection

Please tell us the type of enhanced allowance protection you have.

Fixed protection 2012 2014 2016

Individual protection 2014 2016

Allowance enhancement factor Factor type

Enhanced protection*

Primary protection*

**If you have enhanced or primary protection, please complete section D2.*

D2 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?	
<input type="text"/>	£	£	Yes	No
<input type="text"/>	£	£	Yes	No
<input type="text"/>	£	£	Yes	No
<input type="text"/>	£	£	Yes	No

D3 Proof of enhanced allowance protection



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 providing reference numbers for us to check your protection certificate online

HMRC reference number

Pension Scheme Administrator reference

and

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

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

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.