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?**
- ☑ **Have you already told us about any pensions, drawdown arrangements or annuities that started before 6 April 2006?**

☑ *If you answer* ***YES*** *to the 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***

**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.

Quilter

Tax-free lump sum and income withdrawal

– Collective Retirement Account (CRA)

– For completion with a financial adviser

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 CRA investment

☑ withdraw a tax-free lump sum (and taxable income, if required) from an uncrystallised CRA.

It cannot be used:

☒ to take income from crystallised accounts.

We regularly update our documents; your financial adviser can confirm that this **August 2026** version is the latest by checking our website ***quilter.com***

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.

- A current valuation statement should be obtained to ascertain the details of funds held within your CRA. Please note the value on this statement is not guaranteed and is subject to change.
- You can only withdraw after reaching your minimum pension age, usually 55 (rising to 57 from 2028). In special cases like ill health or transferring from a scheme with a lower protected pension age, you might be able to take benefits earlier.
- 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 form (if your request cannot be submitted online)

- **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**.
- Missing or unclear information may result in delays. We are unable to correct errors or omissions retrospectively.
- Details about how to send us your instructions are on page 1.

Additional documents we might need

- **Proof of identification and your signature** – if not already provided by you or your financial adviser.
- **Proof of bank account ownership** – see section 10.
- **HMRC certificate** – If you are applying for any protected tax-free allowances - see Supplement C.

Timescales

Once we have received everything we need, payment will typically be made as follows:

- **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.

* **Please note:**

- ***If other transactions are in progress on your account****, your payment might be delayed. If this happens, we'll make the payment as soon as those are finished. For example, if a regular payment is due when you request a single payment, the regular one will be processed first.*
- ***Where an account is being fully crystallised****, in some circumstances it may need to be carried out as two separate transactions, each of which could take up to 10 working days.*
- ***Quilter Smoothed Fund*** *- If you are invested in a Quilter Smoothed Fund and wish to take a single withdrawal, certain conditions will apply when withdrawing assets, if you choose to sell a Quilter Smoothed Fund as part of this instruction:*

• the tax-free cash payment will be made within 3-5 working days
• once the tax-free cash payment has been made, the income payment will require a 10-working day notice period before your transaction begins
• payment will therefore be made 16 to 18 working days after receipt of the tax-free cash payment.

For more information, please read the Fund Information Document for Quilter Smoothed Funds, available at ***quilter.com/smoothed-funds****.*

Tax information

- **Tax-free lump sum** – Normally 25% of the uncrystallised money will be tax-free.
- **Taxable income** - You'll pay tax on this income just like you would on a salary. The amount depends on your total income.
  - If this is your first time taking money from your account, we might not know your full income and may use an emergency tax code. This could mean you pay too much tax at first and need to claim a refund from HMRC - or you might owe more if you have other income.
  - If you've taken income before, tax will be based on the code HMRC has already provided.
  - If you take a single withdrawal payment in the same tax month* as your next regular payment, HMRC might update your tax code. This could delay that next payment, which would then be held as cash in your account.

  Future payments won't be affected. For more details, see our **Guide to Income Tax and Your Pension**.

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

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 that:

a) I have provided my client with advice and discussed the appropriate risks in relation to this transaction

b) I have seen evidence of age and my client is over age 55, or over the applicable protected age

c) 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

Adviser firm name

Signature

Date

If your client needs documents in another format, or if there's anything else we can do to support them, please complete our 'Meeting your needs' online form. It only takes a few minutes and helps us tailor our services to suit them. You can find it on our website by visiting ***quilter.com/meeting-your-needs***.

2. Client details

Account number — *Customer reference* A C - *Account*

Full name

Date of birth

National Insurance number

Telephone number

Email

Permanent residential address

Postcode

▶ *We cannot accept addresses that are 'care of', contain a PO Box number, or belong to your financial adviser.*

3. Retirement assumptions

- **Your retirement age/date** refers to when you plan to begin accessing benefits from your account. Typically, this can be any time between your 55th* and 75th birthday. If you have a lower protected pension age due to your occupation, you may start taking benefits from that protected age up to your 75th birthday. The age/date you choose will be used for illustration purposes. ** Rising to 57 in 2028.*
- We'll contact you a few months before your chosen retirement age to explain your options - unless you've already taken all your benefits.
- **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.

Retirement age or date — Age **OR** Date

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 – *go to section 5* ○ No – 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 D 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 D. Please complete **Supplement D**.

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

- Your tax-free lump sum entitlement will typically be 25% of the crystallisation amount.
- If you're crystallising your entire uncrystallised account and there's not enough cash to cover the tax-free lump sum, we'll sell assets proportionally across all assets in your account, adding 10% to cover market fluctuations. Once the tax-free lump sum has been paid, any residual amount will be moved to your crystallised account and held as cash.

5. Tax-free allowance used previously

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 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 10 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.

6. Protected tax-free allowances

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

○ **No** – go to section **7** ○ **Yes** Please complete **Supplement C** on page 12 entitled 'Protected tax-free allowances', then go to section **7**

7. Adviser ongoing servicing fee – crystallised accounts

Complete this section to set up or amend an adviser ongoing servicing fee. Any existing ongoing servicing fee will continue unless you change it below.

- The servicing fee is an annual amount including VAT, which will be divided by the payment frequency selected and paid accordingly. ▶ *For example, £100 half-yearly would be £50 every six months.*
- Percentage fees can be entered up to two decimal places.
- Where a percentage fee amount is agreed, the fee paid may go up or down depending on the value of your investment on the date the fee is deducted.
- Any servicing fee authorised will override any existing servicing fee instruction on the crystallised account to which this instruction relates.
- If you leave the frequency blank, we will assume 'monthly'.
- If you wish to cancel an existing fee instruction using this form, enter £0 or 0% in the boxes below. It will be cancelled for the whole account.

A - Fixed monetary amount

Fee amount £ each year

Frequency ○ Monthly ○ Quarterly ○ Half-yearly ○ Yearly

B - Fixed percentage

Fee amount % of the account value each year

Frequency ○ Monthly ○ Quarterly ○ Half-yearly ○ Yearly

C - Tiered percentage (Charge Basis 3 only)

Tiered fee structure name

Insert the investment bands and their respective percentages in the table below.

Total investment* value		% Servicing fee each year
Lower limit	Upper limit	

Frequency ○ Monthly ○ Quarterly ○ Half-yearly ○ Yearly

** We use the combined value of the investments held under the Customer Reference number to determine the fee rate and then apply that rate to the value of this account. The fee is calculated on a daily basis using the value of the account, multiplied by the annual fee rate and divided by 365.25. The total of accrued daily fees is taken in line with the frequency selected.*

8. Asset selection

Part A. Assets to sell to provide your 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:



- **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 %*

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

Total 1 0 0 %

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 %*

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

Total 1 0 0 %

9. Income withdrawal - crystallised account

- Your crystallised assets will be invested into your existing designated crystallised account. If you don't currently have one, we'll create a new one for you. The instructions in section 9 will apply to the designated crystallised account.
- If you have both a designated flexi-access drawdown account and a designated capped drawdown account, we'll invest in the flexi-access drawdown account, and instructions in section 9 will apply to that account. If you would prefer us to invest in your capped drawdown account instead, and for section 9 instructions to apply to that account, please tick here: ○

- Your income withdrawal options will depend on whether your account is in 'capped drawdown' or 'flexi-access drawdown' - see below. If you're unsure which applies to you, please speak with 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 account, your available income will be recalculated. If the new amount is higher than your previous limit, the increase will take effect immediately, allowing you to withdraw more under capped drawdown rules. If the recalculated amount is lower, the reduced limit will only apply from the start of your next income payment year. You will be informed of the updated annual withdrawal amount permitted under capped drawdown rules.
- You can adjust your income withdrawals, provided they remain within the maximum limits set during your most recent review. Reviews will take place every three years until you reach age 75, after which they will occur annually. Certain events may also prompt a review, and you have the option to recalculate your maximum income each year.

Flexi-access drawdown

- With flexi-access drawdown, there's no limit ('cap') on how much income you can take. However, once you start taking income this way, the amount you can pay into defined contribution pensions each tax year is limited. This limit is called the Money Purchase Annual Allowance (MPAA), and it's currently £10,000.

Part A. Convert to flexi-access drawdown

○ Tick here if you are in capped drawdown and you now want to 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 11 working days before the next payment date. If you leave this section blank, existing instructions will continue unchanged.
- If you invest in a Quilter Smoothed Fund, and there has been a downward price adjustment to the smoothed price, any element of a regular withdrawal that is above the 7.5% regular withdrawal allowance will receive the adjusted smoothed price.

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*

£ *(before tax)* **EACH PAYMENT**

▶ *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 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

Withdrawal amount

Complete one of the following with the amount required.

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

PARTIAL WITHDRAWAL

Withdraw only the crystallised holdings that are being crystallised in this application (tick here) ○

OR

Withdraw this amount: £ *(before tax)*

▶ *Minimum £125*

▶ *This will be in addition to any regular income withdrawals set up on the account*

FULL WITHDRAWAL*

○ *(tick)*

NOTE: This is a full withdrawal of ALL crystallised holdings, including any money being crystallised in this application, **after which the crystallised CRA will be closed.*

▶ *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 below. Show the amount to come from each portfolio or asset as a percentage of the withdrawal amount; the percentages must total 100%.

- 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 using a copy of this page, 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 %*

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

Total 1 0 0 %

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.

- 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 account holder(s)

Reference *(optional)*

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

Bank account type ○ Individual ○ Joint

Proof of bank account ownership

Have we paid money into this bank account before? ○ **Yes** - go to section 11 ○ **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 - see page 1 for details.*

11. Client declaration

▶ *References to 'this form' include the relevant attached supplements, where completed.*

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 protected tax-free allowance certificate supplied.
11. (*If your instruction includes a Quilter Smoothed Fund*) I confirm that I have read and understood the Fund Information Document for Quilter Smoothed Funds and relevant sections of the Collective Retirement Account terms and conditions. By submitting this instruction to Quilter, I confirm that I accept the terms and conditions that are relevant to Quilter Smoothed Funds.

Signed Date ☐☐☐☐☐☐☐☐

Reset

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.

Quilter

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 a 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 **11** 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.

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

Quilter

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 10, 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

Quilter

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.
- You can scan and send certified documents to us by email - see page 1 for details.

○ 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

Reset

QIP 18364/246/17934/August 2026 TFC & Income Withdrawal - adviser

Supplement D
Payment Options

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

– **Complete the boxes below**
- Enter the amount
- Then choose where you want us to pay the money (either your bank account or one of the Quilter products listed).
- Nominate the receiving accounts using the priority order.

– **If you choose a Quilter product, your adviser must apply online for you**
- The application could be to top up an existing account, or for a new investment (the new account number is provided during the online application process).
- It may be in another person's name, in which case please state their relationship to you.

▶ *See our website for details on **family linking eligibility**.*

– **If sale proceeds differ from the amounts you choose**
- Any remaining balance will go to the lowest-priority account that you have chosen, provided it's not an ISA or a JISA, since those must be set to specific amounts due to subscription limits.
- **Alternatively, you can specify a different account for the remainder by using the 'remaining balance' section on the next page.** ▶ *When completing that section, just enter an estimated amount.*

– **Guidance for your adviser (online application)**
- The online application amount must match the amount entered below (even if that amount is estimated), including any initial fee.
- Contribution type - select **single payment**; payments to another person's product - select **third-party contribution**.
- Payment method - select **bank transfer**.
- To ensure sufficient funds for reinvestment, we recommend you do not enter more than **95% of the estimated tax-free cash** where **a full crystallisation** has been selected.
- More information is in the following document on our website ***23013-how-to-re-invest-pcls-into-other-quilter-tax-wrappers.pdf***

PRIORITY 1 £ Please pay this amount to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** ○ ISA ○ JISA A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

PRIORITY 2 £ Please pay this amount to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** ○ ISA ○ JISA A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

** CIB - If you are applying for a new **Collective Investment Bond (CIB)** into trust, you must set up the bond first and wait for the payment to be received into the bond **BEFORE** you date the trust. For CIB applications that are not available for online submission, please submit a paper application form instead.*
*** CRA - It isn't possible to reinvest the tax-free cash back into a CRA in your name, due to tax-free cash recycling rules.*

PRIORITY 3 £ Please pay this amount to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** ○ ISA ○ JISA A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

PRIORITY 4 £ Please pay this amount to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** ○ ISA ○ JISA A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

PRIORITY 5 £ Please pay this amount to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** ○ ISA ○ JISA A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

REMAINING BALANCE *(if any)* £ *(estimated)* Please pay the remaining balance to the following:

○ My bank account nominated in section 10

OR

The following Quilter product

Customer Reference *Account*

○ CIA ○ CIB* ○ CRA** A C - -

Account holder's name**

Relationship to you

Date that the online application was submitted

** CIB - If you are applying for a new **Collective Investment Bond (CIB)** into trust, you must set up the bond first and wait for the payment to be received into the bond **BEFORE** you date the trust. For CIB applications that are not available for online submission, please submit a paper application form instead.*

*** CRA - It isn't possible to reinvest the tax-free cash back into a CRA in your name, due to tax-free cash recycling rules.*

NOTE: It is not possible to select the ISA or JISA for any remaining balance, since those must be set to specific amounts due to subscription limits.

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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).

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