Application for Transitional Tax-Free Amount Certificate

(Tax years 2024-25 onwards)

This form should be used to provide us with information relating to pension benefits taken prior to 6 April 2024 in order for us to provide you with a transitional tax-free amount certificate.

Account holder name:	
Account No:	

Please read the following before completing:

- You must already be a member of one of our pension schemes to apply. If this form is completed after your death by your legal representative(s), you must have been a member of one of our schemes immediately before your death.
- You cannot apply for a certificate if you have already had a Relevant Benefit Crystallisation Event on or after 6 April 2024.
- If you took any pension benefits prior to 6 April 2006 ('pre-commencement pensions') and have had no benefit crystallisation events between 6 April 2006 and 6 April 2024, you cannot apply for a transitional tax-free amount certificate.
- We must be provided with complete and accurate information as outlined below.
- The form consists of three sections: The first is to collect information relating to the Lump Sum Allowance, the second is in relation to the Lump Sum and Death Benefit Allowance, and the third is in respect of Lifetime Allowance protection. We have separated it out in this way as the tax-free lump sums which count towards each allowance can differ. You will find that some of your answers will be identical.
- Once this form is completed and your application is submitted to us, it cannot be withdrawn.
- Once the certificate is provided it cannot be retracted although if we become aware of any incorrect information provided, we will cancel the certificate.

If we do not receive complete information with evidence, we will either not be able to provide you with the certificate requested in a timely manner or we may refuse your application.

1. Lump Sum Transitional tax-free amount

Please confirm the Lump Sums taken before 6 April 2024 (no income tax charge must have arisen in respect of these lump sums).

I. If you have any pensions which were put into payment before 6 April 2006, the deemed value of the tax-free cash is calculated as 25% of 25 x the annual pension in payment (or if capped drawdown the maximum yearly income allowed) at the time of the first benefit crystallisation event (BCE) that took place between 6 April 2006 and 5 April 2024. If you are in capped drawdown and the first BCE took place after 5 April 2015, it is 25% of 25 x 80% of the maximum yearly income allowed.

Total amount: £ _______ . __

II. Pension Commencement Lump Sums (including amounts received after age 75 where applicable) taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

1. Lump Sum Transitional tax-free amount - continued

III. Uncrystallised funds pension lump sums or UFPLS (tax-free amounts only and including amounts received after age 75 where applicable) taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

IV. Stand-alone lump sums taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

In all instances please provide:

- the lifetime allowance statements/certificates you should have received at the time the lump sums were paid; **and**
- settlement letter(s) from the pension provider confirming the amount of tax-free lump sums paid. These should equal the amounts you have entered above.

We may require further evidence such as other financial records or bank statements showing the amounts paid into your account.

2. Lump sum and death benefit transitional tax-free amount

Please confirm the Lump Sums taken before 6 April 2024 (no income tax charge must have arisen in respect of these lump sums):

I. If you have any pensions which were put into payment before 6 April 2006, the deemed value of the tax-free cash is calculated as 25% of 25 x the annual pension in payment (or if capped drawdown the maximum yearly income allowed) at the time of the first benefit crystallisation event (BCE) that took place between 6 April 2006 and 5 April 2024. If you are in capped drawdown and the first BCE took place after 5 April 2015, it is 25% of 25 x 80% of the maximum yearly income allowed.

Total amount: £ _______ . __

II. Pension Commencement Lump Sums (including amounts received after age 75 where applicable) taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

III. Uncrystallised funds pension lump sums or UFPLS (tax-free amounts only and including amounts received after age 75 where applicable) taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

IV. Stand-alone lump sums taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

V. Relevant lump sum death benefits paid before 6 April 2024.

Total amount: £ _______ . __

VI. Serious ill-health lump sums (tax-free amounts only and only where received under age 75) taken between 6 April 2006 and 5 April 2024.

Total amount: £ _______ . __

In all instances please provide:

- the lifetime allowance statements/certificates you should have received at the time the lump sums were paid; **and**
- settlement letter(s) from the pension provider confirming the amount of tax-free lump sums paid. These should equal the amounts you have entered above.

We may require further evidence such as other financial records or bank statements showing the amounts paid into your account.

3. Protection information

Do you have any form of protection?

Yes, please indicate the protection type below ☐ No ☐

Protection type (tick as appropriate):

Primary ☐ Individual ☐ Fixed ☐ Enhanced ☐

Provide certificate reference number, **a copy of the certificate MUST be provided to us (if not already done so)**:

Declaration

Please sign where indicated below to confirm the following:

- I understand that once this application has been submitted to us, it cannot be revoked.
- I understand that once the certificate has been issued, it cannot be revoked unless we become aware that the amount stated on the certificate is incorrect.
- I confirm that the information I have provided is accurate and complete.
- If I am the account holder's financial adviser, I confirm that my client has instructed me to make this declaration on their behalf.

Print full name

Date
(DD/MM/YYYY)

Signed ✗

Signature(s) required

Please email **nontelephony.drawdown@aberdeenplc.com** for Wrap and for Elevate **elevate_enquiries@aberdeenplc.com** to confirm these have been uploaded.

For more information visit aberdeenadviser.com

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