

Private and confidential

► *For your records*

17 June 2021

Dear

**Customer name:**

**Collective Retirement Account number:** AC2000000-003 Crystallised

**Financial adviser:**

## Collective Retirement Account review

I enclose a document giving a forecast of the future value of your Collective Retirement Account. Under pension regulations, we are required to give you a forecast of this kind each year.

The projection takes into account the values of all your sub accounts to help you monitor your account to ensure that it continues to meet your retirement needs. We'll send you a statement with this information each year.

## Annual Disclosure of Lifetime Allowance (LTA) used in respect of Benefit Crystallisation Events under the Collective Retirement Account

When you decide to take your pension, the process involves converting some or all of the value of your account into the sort of pension income that suits your needs. This is known as a 'benefit crystallisation event'.

The benefit crystallisation events that have occurred in respect of this account, and any transfers of previously crystallised rights we may have received, have used up 2.70% of your Standard Lifetime Allowance.

## Expression of Wish

If you have not already done so, you may wish to update or provide us with an instruction outlining who you want to nominate as a beneficiary in the event of death. You can get an expression of wish from your financial adviser or from us.

Quilter House  
Portland Terrace  
Southampton, SO14 7EJ

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**T:** 0808 171 2626  
**E:** ask@quilter.com  
**W:** platform.quilter.com



If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am - 5.30pm, Monday to Friday.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Anthony Scammell', is written over a horizontal line.

Anthony Scammell  
*UK Operations Director*

**If your account with us is looked after by your financial adviser, a copy of this letter will be available for them to view online.**

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.

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**T:** 0808 171 2626  
**E:** [ask@quilter.com](mailto:ask@quilter.com)  
**W:** [platform.quilter.com](http://platform.quilter.com)