

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 lifetime 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

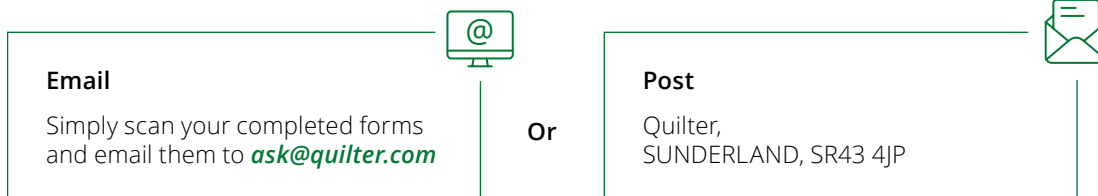


How to complete your form

- Complete the remaining sections of the form using **BLOCK CAPITALS** and **blue** or **black** ink. For dates, please use the format day/month/year.
- The supplementary sections A, B and C at the end of the form only need to be completed where applicable.
- Missing or unclear information may result in delays.



How to send us your form



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 lifetime allowance.
- You will need to speak to a tax specialist if you pay tax in a country outside of the UK.



1. Your details

	Customer Reference										Account						
CRA sub account number	C	R	A	-	A	C											
	C	R	A	-	A	C											
	C	R	A	-	A	C											
Full name	<input type="text"/>																
Date of birth																	
											National Insurance number						
Telephone number	<input type="text"/>										Email	<input type="text"/>					

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. We will deduct any income tax due before paying to your bank account. See section 6 for more details. 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	<input type="text"/>															
	Postcode															
Telephone number	<input type="text"/>										Email	<input type="text"/>				

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	<input type="text"/>															
	Postcode															
Telephone number	<input type="text"/>										Email	<input type="text"/>				

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 **Supplement A** 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	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	Bank/Building Society account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank/Building Society name	<input type="text"/>		
Name of account holder(s)	<input type="text"/>		
Reference (optional)	<input type="text"/>		

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

Type of bank account Individual Joint
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:

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.

I will send a **voided cheque**

I will send a **bank account statement dated within the last six months.**

5. Lifetime allowance used previously



When building up your pension savings, you are likely to have received tax relief from the government on any money you have saved into your pension. In addition, you are not taxed on any growth on the investments in your pension. For this reason, on 6 April 2006 the government set a limit on the total amount of pension savings that can benefit from this special treatment. This limit is called the lifetime allowance.

As you have asked to take money out of your pension pot, we need to check that the amount you have asked to take out is within your lifetime allowance.

5.1 To check if you have enough lifetime allowance, please confirm if you have ever:

- 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?

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?

No – go to section 5.3

Yes – go to section 6

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

No – go to section 5.4

Yes – complete **Supplement B** on page 6 entitled 'Money used before April 2006', then go to section 5.4

5.4 Your pension provider will have tested any events mentioned in section 5.1 that happened on or after 6 April 2006, 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. %

6. Lifetime allowance excess

If the value of your pension pot is less than your available lifetime allowance, we will not deduct any tax. If the value of your pension pot is more than your available lifetime allowance we will deduct income tax from the amount that exceeds your available lifetime allowance before paying the remainder to your bank account.

7. Lifetime allowance protection

Where the government has reduced the lifetime allowance over the years, it also created lifetime allowance protections in recognition that you may have previously been saving into your pension with a higher allowance in mind.

Do you have any form of lifetime allowance protection?

No – go to section 8

Yes – complete **Supplement C** on page 7 entitled 'Lifetime allowance protection', then go to section 8

8. 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.

9. Your declaration

- 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.
- 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.
- I understand that if I have exceeded, or will exceed, my lifetime allowance, you will deduct income tax from any excess benefits prior to the payment of such benefits.
- I authorise Quilter to carry out the instructions in this form in accordance with the terms and conditions of the account.
- I consent to Quilter seeking confirmation of my reduced life expectancy from my doctor/consultant named in Supplement A and I confirm that a copy of this consent shall have the validity of the original.
- 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 your completed forms and email them 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.

Supplement A Medical practitioner confirmation

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

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

Send your completed form to us as follows:

- Email a scanned copy to ask@quilter.com, or
- Post it to us at: Quilter, SUNDERLAND, SR43 4JP.

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Supplement B

Money used before 6 April 2006

You only need to complete this page if you ticked 'yes' in section 5.3.

Money used from your pension pot(s) before 6 April 2006



The lifetime allowance was introduced on 6 April 2006. To take account of any money used before this date, your lifetime allowance is 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 **Part B1**

No – please complete **Part B2**

PART B1 – 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?	<input type="text" value="£"/>
If you are in capped drawdown, what is the maximum income you can take from drawdown right now?	<input type="text" value="£"/>
If you are in flexi-access drawdown, what was the maximum income you could take before you converted to flexi-access drawdown?	<input type="text" value="£"/>

PART B2 – 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?	<input type="text"/>
What was the total gross annual income from annuities and scheme pensions you were being paid on that date?	<input type="text" value="£"/>
If you were in capped drawdown, what was the maximum income you could take on that date?	<input type="text" value="£"/>
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?	<input type="text" value="£"/>

► Return to **section 5.4**

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Supplement C

Lifetime allowance protection

You only need to complete this page if you ticked 'yes' in section 7.

C1 Type of protection

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

Fixed protection 2012 2014 2016

Individual protection 2014 2016

Lifetime allowance enhancement factor Factor type

Enhanced protection*

Primary protection*

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

C2 Enhanced or 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?
<input type="text"/>	£	£
<input type="text"/>	£	£
<input type="text"/>	£	£

C3 Proof of lifetime 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 8** of your form

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