

# Transitional Tax-Free Amount Certificate Application Form

We're currently rebranding from Novia to Wealthtime. You'll notice that some of our products and services still use the name Novia while we're transitioning over to the new name. So don't worry if you see both Wealthtime and Novia names in our documents. Wealthtime is a trading name of Novia Financial plc.

This form can be used to apply for a Transitional Tax-Free Amount Certificate.

To provide a Transitional Tax-Free Amount Certificate, we need full evidence of every Benefit Crystallisation Event completed by the client. If we don't receive complete evidence, we cannot accept the application or provide a certificate. Find out more about Benefit Crystallisation Events in the [Government's Pensions Tax Manual](#).

## Investor Details

Investor number:	<input type="text"/>
Forename(s):	<input type="text"/>
Surname:	<input type="text"/>
National Insurance number:	<input type="text"/>
Date of birth (dd/mm/yyyy):	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Notes

- You can apply for a Transitional Tax-Free Amount Certificate from 6 April 2024. In accordance to the relevant legislation, we have 90 days to supply the certificate.
- If you only have pre-commencement pensions (benefits taken pre-6 April 2006), and no benefit crystallisation events since, you are not eligible to apply for a Transitional Tax-Free Amount Certificate.
- If you apply for a certificate and it shows a lower remaining lump sum allowance and/or a lower lump sum death benefit allowance, it's not possible to revert to using the standard calculations for lump sum and lump sum death benefit allowance.
- Please note that once the certificate has been issued, if at any point we determine that the information provided below is inaccurate, we reserve the right to cancel the certificate and issue a notice of cancellation.
- You cannot apply for a Transitional Tax-Free Amount Certificate if a Relevant Benefit Crystallisation Event (RBCE) has taken place after 5 April 2024.
- You are only allowed to apply for one Transitional Tax-Free Amount Certificate. If you have been provided with a certificate by another provider, please send us a copy so we may update our records.

## Declarations

- I confirm that I have not taken any Relevant Benefit Crystallisation Events (RBCEs) after 5 April 2024.
- I have regular crystallisation events that I want to pause until after I receive the Transitional Tax-Free Amount Certificate.
- I have not applied for a Transitional Tax Free Amount Certificate with another scheme.



## Declaration

- I confirm that I am currently a member of the Novia SIPP.
- I declare that the information in this form is true and correct to the best of my knowledge.
- I agree to indemnify Wealthtime against all claims or losses, including additional tax charges and fines, in the event the information provided proves to be incorrect.
- I understand that checks may be performed to confirm that the details are correct.
- I understand that if I have not provided complete evidence of lifetime allowance used and/or tax free lump sums received within three months of this application, Wealthtime have the right to refuse this application.

Name:

Date (dd/mm/yyyy):

--	--	--	--	--	--	--	--	--	--

Signature:

