

# Transitional Tax-Free Amount Certificate Application Form

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](#).

If you are sending this form by post, please complete in CAPITAL LETTERS using black ink and return to:  
Wealthtime Classic, PO Box 2468, SALISBURY, SP2 2UH.

## Investor Details

Client number:	<input type="text"/>								
Salutation:	<input type="text"/>								
Forename(s):	<input type="text"/>								
Surname:	<input type="text"/>								
National Insurance number:	<input type="text"/>								
Date of birth (dd/mm/yyyy):	<table><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		

## Notes

- Once you have applied for a Transitional Tax-Free Amount Certificate and provided all the required supporting evidence, 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 between 6 April 2006 and 5 April 2024, 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 remaining lump sum and death benefit allowance, it's not possible to revert to using the standard calculations for both transitional lump sum allowance and transitional lump sum and 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 by issuing 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.

## Declarations

- ☐ I confirm that no Relevant Benefit Crystallisation Event (RBCE) has occurred 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.

## Benefit history before 6 April 2024

a) Did you have one, or more, benefit crystallisation event (BCE) (after 5 April 2006 and before 6 April 2024) in any registered pension scheme(s)?

☐ Yes ☐ No If no, please go to question c) below

b) Did your BCE(s) only relate to the Wealthtime SIPP (including any benefits crystallised in another registered pension scheme which were (later) transferred into the Wealthtime SIPP before 6 April 2024)?

☐ Yes ☐ No

c) Before 6 April 2006, did you have one, or more, drawdown fund, and/or pension/annuity in payment, relating to an approved pension scheme?

☐ Yes ☐ No If no, please go to the 'BCE history' section below

## Pre-6 April 2006 benefits (drawdown fund and/or pension/annuity in payment)

If, before 6 April 2006, you had:

a) one, or more, drawdown fund and/or pension/annuity in payment; and

b) at least one BCE (after 5 April 2006 and before 6 April 2024) in any registered pension scheme(s),

please show the total 'notional' lifetime allowance percentage used (in relation to your pre-6 April 2006 benefits) immediately before the first BCE (between 6 April 2006 and 5 April 2024)

%

Did you transfer any pre-6 April 2006 drawdown pension benefits into the Wealthtime SIPP before 6 April 2024?

☐ Yes ☐ No

## Benefit Crystallisation Event history

Please enter the details relating to all your BCE(s) in any registered pension scheme(s), including any BCE(s) that took place in the Wealthtime SIPP (or which related to benefits crystallised in another registered pension scheme which were later transferred into the Wealthtime SIPP before 6 April 2024) in the table on page 3.

## If you reached your 75th birthday before 6 April 2024

Did you either:

a) take any tax-free lump sum(s) between your 75th birthday and 5 April 2024 (inclusive)

☐ Yes ☐ No

b) receive a refund of excess contributions lump sum between your 75th birthday and 5 April 2024 (inclusive)

☐ Yes ☐ No

If the answer was no to a) and b) above we will automatically disregard any BCE 5, BCE 5A or BCE 5B values when working out the available LSA and LSDBA

Please show the details of all your BCEs, including those that took place on your 75th birthday in the table on page 3.

Please show the details of all your BCEs, including those that took place on your 75th birthday

Date of BCE	BCE Type  For any BCE 6 ('relevant lump sum'), please indicate if it was a serious ill-health lump sum	Pension scheme	Lifetime allowance protection (if applicable)	Lifetime allowance percentage used (%)	Tax-free payment received (£) (if applicable)	Evidence attached

If you had more BCEs than you can fit in the table above, please provide the additional details on a separate sheet.

If you had any form of lifetime allowance protection before 6 April 2024, please provide a copy of your protection certificate.

If this protection was later revoked, please tell us the date that you lost the protection.

If you have Lifetime Allowance protection, please also provide a copy of your protection certificate.

For every Benefit Crystallisation Event (other than those events with Wealthtime Classic) listed in the above table, we require clear evidence of:

- Lifetime Allowance percentage used.
- Tax-free lump sum paid.

This can be provided in any of the following formats. You may need to provide more than one document for each event:

- Benefit Crystallisation Event Statement.
- Bank Statement showing the tax-free lump sum amount(s) received.
- Any other form of statement from the pension provider detailing the information.

We reserve the right to request more information to clarify any events where the details provided are unclear.

## Declaration

- I declare that the information in this form is true and correct to the best of my knowledge.
- I agree to indemnify Wealthtime Classic 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.

Name:

Date (dd/mm/yyyy):

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

Signature:

If you require this document in an alternative format please contact us.

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: Cambridge House, Henry St, Bath, BA1 1JS. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.