



# Application for a Transitional Tax-Free Amount Certificate



## IPM PERSONAL PENSION SCHEME

This form is only to be completed by members wishing to apply for a Transitional Tax-Free Amount Certificate (TTFAC).

Before making an application for a TTFAC, we do recommend that Independent Financial advice is sought.

Members should not apply for a TTFAC if they believe it might result in lower available allowances than under the standard transitional calculation. This is because the legislation does not allow for members to apply in order to compare the results under each process. If a TTFAC is granted to a member, this provides their new available allowances, by putting them in the correct tax position. There is no opportunity to revert to the standard calculation once a TTFAC certificate has been granted.

Please ensure the information you provide is complete and accurate and covers details of all of the pension arrangements you hold, or have taken benefits from before 6 April 2024, including those transferred to a Qualifying Recognised Overseas Pension Scheme (QROPS)

If you turned 75 prior to 6 April 2024, we'll also need details of the LTA test that was undertaken at age 75 by each relevant provider.

You must tell us straight away if any of the information you have provided changes.

### 1 PERSONAL DETAILS

Full Name

Membership Number

Date of birth  NI Number

Address

Postcode

### 2a BENEFITS TAKEN BETWEEN 6 APRIL 2006 AND 5 APRIL 2024

If you had a Benefit Crystallisation Event from another pension scheme between 6 April 2006 and 5 April 2024, please provide details in the table below.

Name of Pension Scheme	Date of BCE	PCLS Paid or 25% of UFPLS Paid	Lifetime Allowance used by BCE
<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"/> %
<b>Total</b>			<input type="text"/> %

Please provide confirmation from the relevant scheme administrator in respect of the details provided.

## 2b PRE A-DAY BENEFITS

If you were you in receipt of any pension benefits (for example income withdrawals/scheme pension) on 5 April 2006 from other pension schemes, please provide details in the table below.

Name of Pension Scheme	Tax Free Cash Paid	Deemed LTA used
<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"/> %
<b>Total</b>	<input type="text"/>	<input type="text"/> %

Please provide a copy of documentation from the scheme administrator confirming the deemed LTA used

## 2c QROPS TRANSFERS

If you have ever transferred a UK pension to a qualifying recognised overseas pension scheme, please provide the details below.

Name of receiving Pension Scheme	Date of transfer	Standard LTA percentage used
<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"/> %
<b>Total</b>	<input type="text"/>	<input type="text"/> %

Please provide confirmation from the relevant scheme administrator in respect of the LTA used.

## 3 PROTECT YOUR LIFETIME ALLOWANCE

Are you entitled to any of the following types of Protection?\*

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Primary Protection    | <input type="checkbox"/> Enhanced Protection      | <input type="checkbox"/> Fixed Protection         |
| <input type="checkbox"/> Fixed Protection 14   | <input type="checkbox"/> Individual Protection 14 | <input type="checkbox"/> International            |
| <input type="checkbox"/> Pension credit rights | <input type="checkbox"/> Fixed Protection 16      | <input type="checkbox"/> Individual Protection 16 |

Certificate reference number

\* Please select accordingly and forward to us a copy of the certificate issued by HMRC.

## 4 DECLARATION

I confirm that the information I have given on this form is complete and accurate to the best of my knowledge.

I understand that IPM will only consider this application on receipt of full evidence to support the information provided in this form.

I understand and acknowledge that IPM may refuse to produce the Transitional Tax-Free Amount Certificate if they reasonably consider that it has incomplete evidence and/or information from me to do so.

I will inform IPM immediately if any of the information that I have provided in this form changes.

I understand that if the information provided is found to be incomplete and inaccurate, I could be fined up to £3,000 by HM Revenue & Customs.

Signature

Date

**Please note that it is a serious offence to make false statements, the penalties for which can be severe and may lead to prosecution.**

IPM SIPP Administration Limited agrees to act as the scheme administrator and Operator of the IPM Personal Pension Scheme and agrees to administer the scheme in accordance with the trust deed and rules.

**Please return the completed form to:** I.P.M. SIPP Administration Ltd, Cambridge House, Campus Six, Caxton Way, Stevenage, Hertfordshire SG1 2XD

I.P.M. SIPP Administration Limited is authorised and regulated by the Financial Conduct Authority.



**I.P.M. SIPP Administration Limited** • Cambridge House, Unit B, Campus Six, Caxton Way, Stevenage, Hertfordshire, SG1 2XD

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