# Transitional tax-free amount certificate (TTFAC) application form

You must read the TTFAC notes before completing this application form.

## Personal information

|  |  |
| --- | --- |
| Full name |  |
| National Insurance number |  |
| Email address |  |
| Telephone number  |  |

## Checking your eligibility

Q1. Did you take pension benefits, or reach age 75, between 6 April 2006 and 5 April 2024?

|  |  |  |
| --- | --- | --- |
| Yes |  | Go to Q2 |
|  |  |  |
| No |  | You cannot apply for a TTFAC  |

Q2. Have you been paid a pension lump sum since 5 April 2024?

|  |  |  |
| --- | --- | --- |
| Yes |  | You cannot apply for a TTFAC |
|  |  |  |
| No |  | Go to Q3  |

Q3. Do you hold enhanced protection?

|  |  |  |
| --- | --- | --- |
| Yes |  | You do not need to apply for a TTFAC |
|  |  |  |
| No |  | Go to Q4  |

Q4. Can you provide complete evidence that you have taken less than 25 per cent of the benefits paid to you before 6 April 2024 as tax-free lump sums?

|  |  |  |
| --- | --- | --- |
| Yes |  | Go to section 3 |
|  |  |  |
| No |  | You cannot apply for a TTFAC |

## Previous pensions and lump sums

You must provide complete information to allow us to assess your application. This includes evidence of the lifetime allowance (LTA) used as well as the total value of the relevant tax-free lump sums you received before 6 April 2024. If you provide incomplete information, your application will be refused. You do not need to tell us about your State Pension. **Read sections 7 and 8 of the TTFAC notes before completing this section.**

**Table A: Pensions and lump sums paid between 6 April 2006 and 5 April 2024**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Pension provider | Date first paid | Pension paid (tick) | Tax-free lump sum (£) | Type of lump sum | LTA% used | Evidence provided (tick) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Table B: Pensions first paid before 6 April 2006**

The LTA percentage will have been calculated by the first pension provider that paid you benefits after 5 April 2006. Ask that provider for this information and the BCE date if you don’t already have it. We don’t need to know about any lump sums paid before 6 April 2006.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Pension provider | Date first paid | BCE date | LTA % used | Evidence provided (tick) |
|  |  |  |  |  |
|  |  |  |  |  |

**Table C: Transfers to overseas pension schemes before 6 April 2024**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Pension provider | Date paid | LTA % used | Transfer amount (£) | Evidence provided (tick) |
|  |  |  |  |  |
|  |  |  |  |  |

Note: Failure to provide information about all the pension benefits you have taken may result in a TTFAC being cancelled and additional tax being due.

## Declaration

**I confirm:**

* I have read and understood the information included in the TTFAC notes
* the information I have provided in this form is complete and accurate, to the best of my knowledge
* this is my only application for a TTFAC

**I understand and acknowledge that:**

* once the TTFAC has been issued, if at any point the information provided is found to be inaccurate, the certificate will be cancelled, and I will be informed of the cancellation
* if the TTFAC is cancelled, I will be wholly and personally liable for any tax charges and penalties imposed by HMRC
* my application will be refused if I have not provided complete evidence
* once the TTFAC is issued I must send a copy to all pension schemes I hold benefits with. I must do this within 90 days, or before I take a pension lump sum, if earlier
* once a TTFAC is issued it must be used and cannot be revoked.

|  |  |
| --- | --- |
| Signed: | Date:  |

**Return this form to: XXXXXXXXXXXX**