Dear \*\*\*\*\*

Thank you for expressing an interest in making an application for a Transitional Tax Free Amount Certificate (TTFAC).

Before making an application, it is important for you to understand what a TTFAC is and what impact it could have on your lump sum allowances. Some members will be worse off with a TTFAC, even where they have taken less that the maximum lump sum. I have enclosed a TTFAC notes document to help you decide if making an application form is right for you. You should consider taking specialist independent financial advice if you are unsure.

If you decide a TTFAC is right for you, please read the TTFAC notes **before** completing the enclosed application form. Please return your application form to \*\*\*\*\* with complete evidence of your crystallised pension benefits

Should you wish to discuss your application please contact \*\*\*\*\*.