

Using the editable fields?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Quilter

If you have submitted this instruction online:
You do not need to send this form to us

Expression of Wish - Collective Retirement Account (CRA)

It's quicker and easier for your adviser to submit your instructions online

Follow the simple checks below to see how:



1. Confirm if your instruction can be given online

Does your financial adviser service your Collective Retirement Account?

If you answer YES, your adviser can:

2. Submit your instruction online



Advisers

log into your [Adviser Login Page](#)
at adviser.platform.quilter.com

- Select the account from the client's dashboard
- Select *Pension details*
- Scroll down to *Expression of Wish* and enter/update the details.

If you answer NO:

2. Complete this form.

3. Send it to us via **email or post**

Email: send your scanned copy via PROMPT, our tool for uploading documents direct to us.

Visit: quilter.com/help-and-support/tools/promptcustomer/

Or email your scanned copy to ask@quilter.com

NOTE: we cannot accept photographs of instructions

Post: send the completed form to:
Quilter, SUNDERLAND, SR43 4JP.



3. Complete & submit the online
instruction instantly

If the instruction is submitted online, you do not need to send this form to us

You or your adviser can keep it as a record of the details given.



3. Title	Mr	Mrs	Miss	Ms	Other <i>(please specify)</i>	Proportion
						<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
First name/Trust/Charity	<input type="text"/>					
Surname	<input type="text"/>					
Their address*	<input type="text"/>					
	<input type="text"/>					Postcode
Individual	Relationship to you	<input type="text"/>				
Trust	Date of trust	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Name of lead trustee	<input type="text"/>				
Charity	Registered charity number	<input type="text"/>				
Nomination priority	<input type="text"/>					

4. Title	Mr	Mrs	Miss	Ms	Other <i>(please specify)</i>	Proportion
						<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
First name/Trust/Charity	<input type="text"/>					
Surname	<input type="text"/>					
Their address*	<input type="text"/>					
	<input type="text"/>					Postcode
Individual	Relationship to you	<input type="text"/>				
Trust	Date of trust	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Name of lead trustee	<input type="text"/>				
Charity	Registered charity number	<input type="text"/>				
Nomination priority	<input type="text"/>					

3. Your declaration and signature

- 3.1 This nomination revokes any previous nomination(s).
- 3.2 I understand that the trustee(s) or scheme administrator has absolute discretion. However, in the event of my death, I would like the trustee(s) or scheme administrator to consider making any payments to the beneficiary, or beneficiaries, named in this form.
- 3.3 I understand and I have read the privacy notice, available at quilter.com/privacy concerning use of personal information of any party named in this form.

Signature Date

► If your instruction has been given online, please do not send us this form; you or your adviser can keep it as a record of the details given.



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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years. Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.



4. Guidance notes for you to keep

Nomination priority in section 2

This is not a mandatory field but is for you to give a priority order for your nominated beneficiaries, if required. See the example below.

1. Name of beneficiary	<input type="text" value="Mrs Jane Smith"/>	Proportion				
	<input type="text" value="Relationship to you"/> <input type="text" value="Wife"/>	<table border="1"><tr><td>1</td><td>0</td><td>0</td><td>%</td></tr></table>	1	0	0	%
1	0	0	%			
Nomination priority	<input type="text" value="I firstly nominate my wife, but if she dies before me, or is alive when I die but does not wish to receive any payment, I nominate my two children below."/>					
2. Name of beneficiary	<input type="text" value="Mr John Smith"/>	Proportion				
	<input type="text" value="Relationship to you"/> <input type="text" value="Son"/>	<table border="1"><tr><td></td><td>5</td><td>0</td><td>%</td></tr></table>		5	0	%
	5	0	%			
3. Name of beneficiary	<input type="text" value="Mrs Susan Brown (née Smith)"/>	Proportion				
	<input type="text" value="Relationship to you"/> <input type="text" value="Daughter"/>	<table border="1"><tr><td></td><td>5</td><td>0</td><td>%</td></tr></table>		5	0	%
	5	0	%			

Note - It is important that you include the names of any beneficiaries as well as the percentage applicable. For example we cannot accept 'my grandchildren' as a nomination, because some benefits are only available to named beneficiaries.

Lump sum payments

If you die before your 75th birthday, any lump sum payment would be paid free of UK tax^{1,4}. However, beneficiaries may be liable for income tax on any lump sum value in excess of your remaining lifetime allowance.

If you die on, or after, your 75th birthday, any lump sum payment would be subject to the following UK tax treatment:

Type of beneficiary	UK tax rate(s)
UK individual beneficiary	The individual's marginal income tax rate(s)
A UK charity	No tax charge ⁴
Any other UK beneficiary (such as a discretionary trust)	45% tax charge

If a lump sum is paid into a discretionary trust and then paid to a UK individual potential beneficiary of that trust as income, that beneficiary would be given a tax credit for the 45% tax charge previously paid and, depending on their UK tax position, they may be able to reclaim some, or all, of this amount from HM Revenue & Customs.

Income payments

Instead of, or as well as, a lump sum payment, a beneficiary may use the remaining fund to provide an income payable by the purchase of a lifetime annuity or drawdown pension.

- If you die after purchasing a lifetime annuity, the terms of that annuity will determine what, if any, death benefit will be payable (including the possible continuation of the regular payments to a beneficiary).
- If you have not taken any benefits when you die, or you were taking drawdown pension benefits when you died, income benefits may be paid to your dependant(s)² or nominee(s)³. This can be in the form of a lifetime annuity and/or drawdown pension.
- If you die before your 75th birthday, any income payment to a UK individual would be paid free of UK tax¹.
- If you die on, or after, your 75th birthday, any income payment to a UK individual would be subject to the beneficiary's marginal income tax rate(s).

Footnotes:

¹ For uncrystallised funds, this is subject to payment being made within two years of the scheme administrator being notified of the death.

² A dependant, when you die, would be:

- your surviving spouse/civil partner; or
- your surviving child under the age of 23 (or over the age of 23 if, in our opinion, they were dependent on you because of their physical or mental impairment); or
- anyone else who, in our opinion, was financially dependent on you, financially inter-dependent with you, or dependent on you because of physical or mental impairment.

³ A nominee, when you die, would be any individual, other than a dependant, whom you nominate to receive an income.

⁴ Payments to UK charities will be tax-free if you leave no surviving dependant at the point of your death and nominate a charity as beneficiary.

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