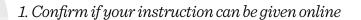
Quilter

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:



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 <u>Adviser Login Page</u> 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.

3. Complete & submit the online instruction instantly

\square 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.

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.

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.

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Expression of wish

- Collective Retirement Account (CRA)

With this form you can:

nominate one, or more, person and/or other legal entity to receive benefits from your CRA in the event of your death. Usually, any beneficiary will be able to receive either a lump sum payment or a regular income through drawdown or purchase of a lifetime annuity.

Beneficiaries will be chosen at the discretion of the trustee(s) or scheme administrator, as appropriate. However, you can express how you would like them to pay any death benefit by using this form to nominate your preferred beneficiaries. **More information is in the Guidance Notes at the end of this form.**

We regularly update our forms; your financial adviser can confirm that this September 2023 version is the latest by checking on our website *quilter.com*

Completing this form

- Complete this form using BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information may result in delays. We are unable to correct errors or omissions by you or your financial adviser retrospectively.
- Please refer to the Guidance Notes at the end of this form.

Giving us your instruction

- Details about how to give us your instructions online, by email or post are on page 1.

Tax

 Non-UK tax – if an individual is subject to tax in any country outside of the UK they should contact a tax specialist to understand whether they will be liable for tax in that country.

1. Your details	
Your full name	
Telephone number	Email
CRA number(s)	A C
	A C
	A C
	A C





2. Beneficiaries' details

Use this section to nominate your preferred beneficiary(ies); the percentages allocated must total 100%.

► Tick whether the beneficiary is an individual, a trust or a charity and complete the details as applicable.

 $Note\,$ – In the event of your death, we would pay any death benefit as a lump sum and/or as income, subject to prevailing pension rules and the Terms and Conditions of your pension.

- We will choose the beneficiary(ies) (from all potential beneficiaries) at our absolute discretion. However, if you complete this form, we will take into account your wishes.
- Details of the options applicable to beneficiaries are provided in the Guidance Notes in section 4 as well as an example of how to complete a nomination priority, if required.
- If there is insufficient space to list all preferred beneficiaries, please provide the same details of any others by using a copy of this page and attach it to this form.
- If you would like to provide additional information about your wishes, please do so on a separate page and attach it to this form.
- If you nominate a trust, we are not responsible for the content of the Trust and will not comment on its suitability.

							Proportion
1.	Title	Mr	Mrs	Miss	Ms	Other (please specify)	%
	First name/Trust/Charity						
	Surname						
	Their address*						
						Postcode	
	Individual	Relations	nip to you				
	Trust	Date of tr	ust				
		Name of I	ead trustee				
	Charity	Registere	d charity nu	ımber			
	Nomination priority						
2.	Title	Mr	Mrs	Miss	Ms	Other (please specify)	Proportion %
	First name/Trust/Charity						
	Surname						
	Their address*						
						Postcode	
	Individual	Relations	nip to you				
	Trust	Date of tr	ust				
		Name of I	ead trustee	1			
	Charity	Registere	d charity nu	ımber			
	Nomination priority	-	-				

*We will use the address to help identify your proposed beneficiaries when the time comes; it is therefore important that you advise us if any of the addresses change. If beneficiaries do change address, and we do not know their whereabouts, we will endeavour to establish their details from your legal personal representatives. Knowing a previous address can still be useful when trying to identify the beneficiary when taking into account your wishes. However, if you do not know a beneficiary's current address, or do not wish to divulge it:

- for online instructions, advisers should enter our postal address as shown on page 1

- for customers submitting the instructions on paper - please leave the address boxes blank.

3.	Title	Mr	Mrs	Miss	Ms	Other (please specify)	%
	First name/Trust/Charity						
	Surname						
	Their address*						
						Postcode	
	Individual	Relationsh	nip to you				
	Trust	Date of tru	ust				
		Name of le	ead trustee	2			
	Charity	Registered	d charity nı	umber			
	Nomination priority						
4.	Title	Mr	Mrs	Miss	Ms	Other (please specify)	Proportion %
7.			1011.5	101135	1013	Other (pieuse specify)	
	First name/Trust/Charity						
	Surname						
	Their address*						
						Postcode	
	Individual	Relationsh	nip to you				
	Trust	Date of tru	ust				
		Name of le	ead trustee	2			
	Charity	Registered	d charity nu	umber			
	Nomination priority						
~	T T 1 1	, . ,					

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

► 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.



Date

Proportion

quilter.com

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.

			F	iope	л по	11
1. Name of beneficiary	Mrs Jane Smith	Mrs Jane Smith				
	Relationship to you	Wife				
Nomination priority		e, but if she dies before me, or is alive when I die but does not wish to ominate my two children below.				
			Р	ropc	ortio	n
2. Name of beneficiary	Mr John Smith			5	0	%
	Relationship to you	Son				
			Ρ	ropc	ortio	n
3. Name of beneficiary	Mrs Susan Brown (née S	Smith)		5	0	%
	Relationship to you	Daughter				

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 charge⁴
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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