

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.

Application to transfer pre-A Day pension benefits

– *Collective Retirement Account (CRA)*

For completion with a financial adviser

With this form you can:

- transfer pre-A Day drawdown pension benefits into a new sub account within an existing CRA.

This form cannot be used for:

- single or regular payments
- transferring a disqualifying pension credit, for which there is a separate application form
- any other types of pension transfer application; they must be submitted online by your financial adviser.

We regularly update our forms. Your financial adviser can confirm that this **September 2023** version is the latest by checking our website [quilter.com](https://www.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 retrospectively.

Additional documents we might need

- **Proof of residential address** – If your address is different from the one we have on our records or it has changed within the last 12 months. (See section 2.2.)
- **Power of attorney** – If the application is being made under a Power of Attorney. (See section 8.)
- If withdrawals are required, we will also need:
 - **Income Withdrawal form** – This is attached at the end of this application
 - **Proof of bank account ownership** – For the account into which payment will be made
- **Expression of Wish** - to nominate whom you would like to receive benefits from your CRA in the event of your death, or to change your previous nomination, please speak to your financial adviser who will be able to submit the details online, or provide you with our Expression of Wish form.

Giving us your instruction

- **By post to:** – Quilter, SUNDERLAND, SR43 4JP.

Tax

- **Non-UK Tax** – If you are subject to tax in any country outside the UK, you should contact your tax specialist, to understand whether you will be liable for tax in that country.

Important documents you need to read before completing your application

Your financial adviser will have provided you with the following:

- **CRA Key Features Document**
- **CRA Terms and Conditions for Charge Basis 3**
- **An illustration**
- **Asset information for Charge Basis 3** (including details of any rebates applicable)
- **Privacy notice** concerning use of your personal information.

In section 9 of this application, the declaration you sign will include your confirmation that you have read these documents.



1. Financial adviser's details and declaration ▶ To be completed by your financial adviser

- Note** – This section must be completed for Quilter to carry out the instruction on behalf of the client.
- Quilter does not pay remuneration to financial advisers for investments made in their own names. More information is in our Terms of Business.

1.1 Network ▶ *If applicable*

Company name

Assigned adviser/Account to receive remuneration

1.2 Are you appropriately authorised to conduct this business?

Yes - go to 1.3

No - you will be unable to submit this application

Declaration

1.3 Financial advice

I confirm:

- a) I have provided my client with advice and discussed the appropriate risks in relation to this transaction
- b) (if my client is taking withdrawals), my client is age 55 or over, or over the applicable protected pension age
- c) that (where applicable) I have provided my client with an illustration in relation to any proposed withdrawal, in line with my regulatory responsibilities as financial adviser, as detailed in the FCA's Sourcebook COBS 14.
- d) that (where applicable) I have the FCA 'advising on pension transfers and pension opt outs' permission. Yes No

1.4 Adviser fees ▶ *if applicable*

- a) I confirm that any fee(s) authorised in this form in relation to this account are solely in relation to advice and/or services I have provided or will be providing to the client in relation to that account and do not relate to any other advice or services I have provided.
- b) I understand that adviser fees will be paid subject to the limits outlined in Quilter's Remuneration Guide.

1.5 Confirmation of Verification of Identity

I confirm that:

- a) I have verified the identity of all relevant parties referred to in this application and have seen evidence of age for my client
- b) the information in this form was obtained by me in respect of the relevant parties
- c) the evidence I have obtained to verify the identity of the relevant parties can be produced on demand and meets the standard of evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG)
- d) if any individual referred to in this application has changed address within the last three months, I can provide evidence on demand
- e) I have not verified the identity of the following parties referred to in this application because they are exempt from verification under Money Laundering Regulations

- f) this section is signed below by the person who has seen the documentary evidence (which may include an electronic identity check).

1.6 Correspondence

I confirm that:

- my client understands that they will receive online correspondence only, and they have agreed to register for the Quilter App or online Customer Centre, if not already registered
- I have explained to my client that they will receive an email from Quilter with the details they need to register for the Quilter App or online Customer Centre, if not already registered
- this application contains the correct email address for my client
- I understand that I am responsible for sending correspondence to my client prior to their registering for the Quilter App or online Customer Centre.

Financial adviser's signature

In signing below you accept all of the declaration points in this section

Signed

Date

Print full name

Position

Email address

Telephone

- Note** – **Transfer authority**
- There is an additional financial adviser section for completion in the transfer authority at the end of this application.
- **Managed Portfolio Service (MPS) or Discretionary Investment Manager (DIM) portfolios**
- If the asset selection in section 5 includes any MPS or DIM portfolios, you must also sign the declaration in section 10.
- **Additional needs**
- If your client has any additional needs arising from aspects of their life such as their capabilities, health issues, life events, or their resilience, please capture the details on our **Additional Needs form**, available from our website. For more information about additional needs click [here](#) or go to 'help and support' on our website, [quilter.com](#).

2. Your details

2.1 Customer Reference number (if known)

2.2 Your details

Title ▶ Please specify

First name(s)

Surname

Date of birth

Gender

Telephone number

Email

National Insurance number

Your employment status ▶ Please tick one, as applicable

Employed

Chargeable to tax on earned income for the income tax year of assessment concerned in respect of an office or employment

Self-employed

Chargeable to tax for the income tax year of assessment concerned in respect of annual profits or gains arising or accruing from any trade, profession or vocation

Pensioner

Chargeable to tax on earned income for the income tax year of assessment concerned in respect of a pension

Caring for one or more child aged under 16

Caring for a person aged 16 or over

Child under 16

In full-time education

Unemployed

Other ▶ Please specify

Your address

Permanent UK residential address

<input type="text"/>	<input type="text"/>
	Postcode

▶ We cannot accept a residential address that is 'care of', which contains a PO Box number, or which is the financial adviser's address

Use the residential address for correspondence?

Correspondence address

<input type="text"/>	<input type="text"/>
	Postcode

Proof of address

We will require proof of your residential address if it is different from the one we have on our records or has changed in the last 12 months, for example an original household bill dated within the last 6 months (mobile phone bills are not acceptable).

3. Tax Residency

a) Do you hold tax residency status* **anywhere other than the UK?** Yes - go to b) No - go to f)

b) Are you or your spouse/civil partner, a Crown employee? Yes - go to f) No - go to c)

c) Country of tax residency* - go to d)

d) Tax identification type** - go to e)

e) Tax identification number** - go to f)

f) Do you hold dual tax residency status? Yes - go to g) No - go to j)

g) Country of tax residency* - go to h)

h) Tax identification type** - go to i)

i) Tax identification number** - go to j)

j) Country of nationality UK - go to l) Other ▶Please specify - go to k)

k) Passport number and expiry date*** - go to l)

l) Do you have a dual nationality? Yes - go to m) No - go to section 4

m) Second country of nationality UK - go to section 4 Other ▶Please specify - go to n)

n) Passport number and expiry date*** - go to section 4

***Country of tax residence**

Normally you are resident for taxation in the country in which you spend the majority of your time each year. However, some countries (eg the United States) may also treat an individual as resident for taxation based on their nationality or citizenship. As tax residence is determined by the country in which tax is paid, it is possible to be tax resident in more than one country.

****Tax identification type/number**

If your country of tax residence is the UK or the Isle of Man your 'tax identification type' is your National Insurance number. For Guernsey, Jersey or Gibraltar it's your Social Security Number. If you are a US national/tax resident it's your US Tax Identification Number. For many European countries it's your National ID Number; for Greece and Portugal it's the Tax Identification Number; and for Italy it's the Fiscal Code. If the tax identification type has an expiry date, this will also be needed. For help to work out where you are tax resident, or if you are unsure about your tax identification type/number, please consult a financial adviser or the information at www.oecd.org/tax/automatic-exchange.

*****Passport number**

Passport numbers and expiry dates are required for most non-UK nationalities; for many European nationalities, the tax identification 'type' is required in the passport number field, see ** above. If we need any additional information, we'll let you know.

4. Transfer details

Note Phased investment – cash transfers only

- You can place cash transfer payments into cash within your CRA, then phase the investment into your choice of assets in equal instalments on the first working day of each month for 3, 6 or 12 months.
- To select phased investment, complete the required start date and frequency below, then list your choice of assets in section 5.
- If you do not specify a start date, we will begin phasing the month following your investment.

Financial adviser's fee

- Any initial fee entered for cash transfers will only be applied to transfers requested as cash; it will not be applied to any cash proceeds transferred to us where an asset could not be re-registered. An initial fee requested as a monetary amount will be paid from the largest transfer based on the estimated value you provide. It is not based on the amounts we actually receive. An initial fee requested as a percentage, will be taken from each individual transfer. If we do not receive the transfer, the fee will not be paid.
- Any fee agreed with your financial adviser in respect of a transfer by re-registration must be requested as an ad hoc fee separately online by your adviser, once the account is open.

Please state the name(s) of the current pension scheme(s) below.

Transferring scheme(s)

Phased investment (if required) Start date: Number of months 3 6 12

Adviser's initial fee

Total initial fee for cash transfers £ Or % ▶ Can be up to two decimal places.

You will need to complete the Transferring Scheme Authority at the end of this form, one for each transfer.

5. Asset selection - cash transfers only

Managed Portfolio Service (MPS) and Discretionary Investment Management (DIM) Portfolios

- If you wish to invest using our WealthSelect MPS or into DIM portfolios, enter details of the portfolio(s) required in the table below.
- The MPS/DIM portfolio declaration in section 10 **must also be signed by your financial adviser.**

5.1 We will automatically default to the ‘unbundled’ versions of any assets you choose in section 5.2.

- **‘Unbundled’** assets typically have lower Annual Management Charges (AMC) with reduced rebates.
- **‘Bundled’** assets have full AMC with rebates.

Tick here if you want the ‘bundled’ version of your asset choice, if available.

5.2 State your asset choice in the table below

Note

- If you selected **phased investment** in section 4, you cannot phase back into cash, so please do not select cash as one of your asset choices.
- **If an asset choice you give is missing, illegible or otherwise invalid**, we will try to contact you or your financial adviser for revised instructions. If we are unable to do so, we will place the investment into cash within your CRA, after which you or your adviser can switch into a revised asset choice.
- **If your asset choice includes any Exchange Traded Instruments (ETIs):**
 - they can only be purchased in whole units; any residual value will therefore be held as cash within your account
 - each ETI transaction will incur a Dealing Charge. Stamp duty and other costs may also apply.
- **Income (Inc) or Accumulation (Acc)** – Assets may offer income units or accumulation units. We always buy accumulation units. However, if your chosen asset does not offer accumulation units, we will buy income units.
- **If you require more space for your asset choice**, please complete and attach a copy of this page.

Name of asset	%
Cash	
Total	100%

Discretionary Investment Manager (DIM) – Portfolio Fee

If the asset choice includes a DIM portfolio, your adviser can record the related fee details here.

Portfolio Fee Amount: % of the portfolio value each year

Model portfolio(s) to which the fee relates

Frequency Monthly Quarterly Half-yearly Yearly

6. Distribution options

State here how you wish us to handle any distributions of income we receive for assets in this CRA sub account (tick one):

► If you leave this section blank, 6.1 will apply.

Note Exchange Traded Instruments (ETIs)

- If you select 6.1, any reinvestment into an ETI will incur a Dealing Charge; stamp duty and other costs may also apply. The number of units purchased will be rounded down to the nearest whole number (any excess will be held as cash in your CRA).

6.1 Reinvest into the CRA

6.2 Leave as cash in the CRA

7. Charges and fees

Part A - Quilter Charges

- Your account will be on Charge Basis 3, which means it will be subject to the Product Charge.
- If you buy/sell any Exchange Traded Instruments (ETIs) you will also be subject to a Dealing Charge; stamp duty and other costs may also apply when purchasing ETIs.
- Your account will also be subject to a monthly Managed Portfolio Service (MPS) charge if you invest through the MPS.
- More information about charges and fees is in the Charges, Fees and Rebates Guide in the CRA Terms & Conditions.

Part B - Adviser fees ► If required

Complete this section if you wish us to deduct fees from this sub account for your financial adviser.

Initial fee ► If initial fees are required, please complete the details in section 4.

Ongoing servicing fee

- Note**
- The servicing fee is an annual amount including VAT, which will be divided by the payment frequency selected and paid accordingly. ► For example, £100 half-yearly would be £50 every six months.
 - Percentage fees can be entered up to two decimal places.
 - Where a percentage fee amount is agreed, the fee paid may go up or down depending on the value of your investment on the date the fee is deducted.
 - If you leave the frequency blank, we will assume 'monthly'.
 - Refer to Part C below and section 9 for details about how fees will be met.

A - Fixed monetary amount

Fee amount	<input type="text" value="£"/>	each year		
Frequency	<input type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half-yearly	<input type="radio"/> Yearly

B - Fixed percentage

Fee amount	<input type="text" value=""/>	% of the account value each year		
Frequency	<input type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half-yearly	<input type="radio"/> Yearly

C - Tiered percentage

Tiered fee structure name		
Insert the investment bands and their respective percentages in the table below.		
Total investment* value	% Servicing fee each year	
Lower limit	Upper limit	

Frequency Monthly Quarterly Half-yearly Yearly

** We use the combined value of the investments held under the Customer Reference number to determine the fee rate and then apply that rate to the value of this account. The fee is calculated on a daily basis using the value of the account, multiplied by the annual fee rate and divided by 365.25. The total of accrued daily fees is taken in line with the frequency selected.*

Part C - Charge and fee deductions

- Deductions to meet our Product Charge, MPS charge and any adviser ongoing servicing fees or discretionary investment manager fees, will be met from cash in your account.
- If there is insufficient in cash, we will sell units proportionally across all assets.
- Where we sell units to meet the charge or fee, we will sell 6 times the value of the amount due (subject to a minimum value of £25 and a maximum of 0.75% of your account value). We will place the residual amount in cash within your account. This is to provide sufficient cash to meet future charges or fees without needing to sell assets on a frequent basis.



8. Power of attorney

Where an attorney is signing the declaration in section 9 on behalf of the applicant we will need:

- the attorney's details below
- the original Power of Attorney, or a copy certified as a true copy of the original in ink on each page by a solicitor
- the attorney's identity verified (see section 1).

► Where there is more than one attorney, please photocopy and complete this section for each one and attach to this application.

Title	Mr	Mrs	Miss	Ms	Other ► Please specify
First name(s)	<input type="text"/>				
Surname	<input type="text"/>				
Full postal address	<input type="text"/>				
				Postcode	
	► If correspondence for the account is to be sent to this address, please enter it in section 2.				
Date of birth	<input type="text"/>			National Insurance number	<input type="text"/>
Nationality	<input type="text"/>	► If not UK, we may need to ask for additional information.			

Under HMRC regulations, we can only accept a CRA application made under a Power of Attorney if we have confirmation that at least one of the following circumstances applies. Please tick to indicate why the investor is unable to apply him/herself:

- Physical disability, illness or old age
- Mental disorder or incapacity

Privacy information – I confirm that I have read Quilter's privacy notice available at quilter.com/privacy concerning use of my personal information.

Attorney's signature	<input type="text"/>	Date	<input type="text"/>
	► You will need to sign here as well as in section 9.		

9. Your declaration

Important Information: you must read the following declarations carefully.

You should ask questions if there is anything you do not understand.

1. On the basis of the details supplied:

- I apply for a Collective Retirement Account and to become a member of the Quilter Personal Pension Scheme.
- Where completing this form as a legal guardian on behalf of an applicant aged under 18:
 - I declare that I will be responsible for the contract as if I were the applicant
 - I understand that any contributions paid can only be returned to the applicant as authorised payments under the rules of the account, and that authorised payments are defined in law and will usually be restricted to retirement or death benefits.
- If I am a relevant United Kingdom (UK) individual for this tax year I declare that:
 - I have relevant UK earnings chargeable to income tax for this tax year; or
 - I will be resident in the UK at some time this tax year; or
 - I have been resident in the UK at some time during the five tax years immediately before this tax year and was also resident in the UK when I joined this pension scheme; or
 - I have for this tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003); or
 - I am the spouse or civil partner of an individual who has for this tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003), or
 - the total contributions paid by me, or on my behalf to any registered pension scheme on which I am entitled to tax relief, do not exceed the higher of the basic amount (£3,600 gross) or my relevant UK earnings for that tax year.
- If I am currently not a relevant UK individual I declare that I will inform Quilter Life & Pensions Limited ("Quilter") should this change.
- I understand that I must activate an online account via the Quilter Customer app and/or online Customer Centre in order to access information regarding this account. I confirm that I will receive and access all correspondence from Quilter via the app and/or online Customer Centre for this account.
- I understand that, from time to time, I will be asked to provide prescribed information to Quilter related to my registered pension provision in order for them to meet obligations under the tax legislation relating to pension tax reliefs.
- I understand that, in certain circumstances, the pension tax legislation requires Quilter to deduct tax from payments to me. Typically this would be the Lifetime Allowance Charge and tax payable on any income withdrawal payments.
- I understand that if my contribution (or a contribution paid on my behalf) exceeds limits and allowances provided by legislation, HM Revenue & Customs will recover any tax relief not due. Quilter is not required and is unable to monitor whether contributions are within those limits or allowances.

- i) I understand that it is my responsibility to advise Quilter of any other pension arrangements that I may hold with another provider for the purposes of the Lifetime Allowance.
- j) I understand that if I provide false information to Quilter in respect of my registered pension arrangements, I may be liable to tax and possibly penalties from HM Revenue & Customs.
- k) I authorise Quilter:
 - i) to hold my cash investment, Collective Retirement Account investments, interest, dividends, rebates and any other rights or proceeds in respect of those investments and any other cash, and
 - ii) to make on my behalf any applicable claims to relief from tax in respect of my investments.
- l) I understand that Quilter reserves the right not to accept this application in which event my payment will be returned to the originator.
- m) I understand that Quilter Life & Pensions Limited accepts no responsibility for any loss incurred as a result of any delay between submission and receipt of the application by Quilter.
- n) I understand that it is a serious offence to give false information in order to obtain tax relief on contributions, which could lead to prosecution and severe penalties. Further I understand it is my responsibility to inform Quilter of any changes which affect my tax status.
- o) If the investor is suffering from a mental disorder, I confirm that I am a parent, attorney, guardian, spouse, civil partner*, son or daughter of the investor.
- p) I declare that if I am no longer eligible to tax relief on my contributions or if I am no longer a UK resident I will inform Quilter. I will give this notice to Quilter by the later of:
 - i) 5 April in the year of assessment in which the event occurs; and
 - ii) the date which is 30 days after the occurrence of that event.
- q) I declare that investments made to the account have not been funded from a tax-free cash sum from a registered pension scheme to the extent that either I or Quilter will suffer a tax liability.
- r) If I have taken benefits from any pension arrangement, with the current or any other pension provider in a way that means I am subject to the Money Purchase Annual Allowance (MPAA), I will supply the date the MPAA first applied to me.
- s) I confirm that where a net member contribution is being made through a business or partnership account, that I have reimbursed the business/partnership for the amount of the payment.

2. Personal information – I confirm that:

- a) I have read Quilter's privacy notice available at quilter.com/privacy concerning use of my personal information,
- b) I have obtained the consent of any other party named in this application to use their personal data in accordance with Quilter's privacy notice.

3. Contract notes – I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the periodic statement which will be sent to me. In particular, such transactions include:

- regular investments payable by Direct Debit
- phased investments
- rebalances carried out by my financial adviser or portfolio manager (if applicable)
- regular withdrawals
- dividend and rebate reinvestments
- sales of units to meet Quilter charges and fees for my financial adviser (if applicable).

4. Important documents – I have been given the opportunity to read and keep the following, and to have any questions concerning them answered to my satisfaction:

- a) Terms and Conditions, to which I agree
- b) Key Features Document
- c) information including rebates, in respect of my chosen funds.
- d) an illustration and information about the costs and charges associated with my investment

5. Exchange Traded Instruments (ETIs) – Where the application includes instructions to invest into ETIs I understand the additional charges that apply for transactions involving this type of asset.

6. Facilitation of fees – If I have authorised fees for my financial adviser or discretionary investment manager (DIM) in respect of my application:

- a) I authorise Quilter to deduct those fees from my investment and pay them to my financial adviser or DIM (as applicable).
- b) I understand that:
 - i) the fees agreed will be met as follows (as applicable):
 - Adviser regular initial fee (Direct Debit) – by deduction from cash or, where insufficient cash is held, proportionally from all uncrystallised funds
 - Adviser initial fee (lump sum/cash transfer) – by deduction from my investment after any tax relief has been added before the balance is invested
 - Adviser initial fee (cash transfer where immediate maximum tax-free cash has been selected) – by deduction from the remaining amount after payment of tax-free cash but before the balance is invested
 - Adviser ongoing servicing fee – by deduction from cash or, where insufficient cash is held, proportionally from all funds in:
 - (for crystallised sub accounts) the respective crystallised sub account
 - (for an uncrystallised sub account) the largest valued crystallised sub account held in my account. Where there are no crystallised sub accounts, or insufficient value in the crystallised sub account to meet the fee, I understand it will be deducted from the uncrystallised sub account.
 - ii) if I authorise a servicing fee or DIM portfolio fee:
 - as a percentage amount, the fee paid may go up or down depending on the value of the investment on the date the fee is calculated
 - the agreed fee will be an annual amount, which will be divided by the payment frequency selected and paid to my adviser or DIM accordingly
 - the servicing fee will apply to the entire account and will override any existing Servicing Fee on the account
 - VAT may also be payable on DIM portfolio fees.



- iii) regular initial fee payments:
 - will be deducted at the same frequency as the Direct Debit collections, on a date based on the anniversary date of the account
 - will be deducted for the number of payments I authorise, unless my Direct Debit is cancelled in which case the fee payments will stop.
 - iv) Fees will be paid in line with my account Terms and Conditions and subject to the limits outlined in Quilter's Remuneration Guide for financial advisers.
 - v) My fee authorisation will be retained by my financial adviser, who will inform Quilter of the fee(s) I have authorised.
 - vi) Quilter will confirm details to me of the fees applied to my account.
 - vii) I will need to reauthorise any increases to fees that have been previously agreed.
- c) I confirm that:
- i) I have agreed any authorised fees with my financial adviser
 - ii) my financial adviser has explained the effect that selling units to pay fees from my investment will have on its future value.
- d) I understand that:
- i) I can cancel an adviser ongoing servicing fee at least 10 working days before it is deducted, by contacting Quilter, but I cannot make changes to a discretionary management portfolio fee
 - ii) I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.
 - iii) if I cancel a fee, a pro rata payment may be made for the period up to the date of cancellation.

7. I declare that my application has been completed correctly to the best of my knowledge and belief.

8. Share class conversions – If an asset manager launches a new version of an asset that I hold, which offers me better value, I understand that my account will benefit from automatic conversion to the newer version of the asset and I agree to such conversions.

Signature(s)

Applicant *(if over 16)*

Date

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Legal guardian

Date

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► *This is required if the applicant is under 18, even if they have signed above.*

Attorney *(if applicable)*

 as attorney

Date

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Note – All types of investment involve some risk.
 – Your account value may fall or rise and you might not get back what you put in.



10. Managed Portfolio Service (MPS) and Discretionary Investment Manager (DIM) Portfolios

If the assets selected in section 5 include MPS or DIM portfolios, this section must be completed by your financial adviser.

Part A - Where the assets in section 5 include any MPS portfolios

1. I have read and agreed to the following WealthSelect Managed Portfolio Service declaration.
2. I confirm that I have explained the WealthSelect Managed Portfolio Service (MPS) to my client(s) and I have their authority to use the MPS in respect of their account and I request that you invest their account into the Managed Portfolio I have selected.
3. I confirm for each client:
 - a) I have given advice in relation to the suitability of using the Managed Portfolio Service and to the Managed Portfolio to be selected which meets my client's needs.
 - b) I have provided the client with the factsheet for the relevant Managed Portfolio; I have given the client an opportunity to read it and they understand the investment risks relating to the Managed Portfolio Service in general and specifically to the relevant Managed Portfolio.
 - c) I am responsible for ensuring that the Managed Portfolio selected is suitable currently and on an ongoing basis in accordance with my duties under the FCA rules.
 - d) My client is aware that you, as the portfolio manager, will have complete discretion over the assets in each Managed Portfolio to buy, sell, retain, exchange or otherwise deal in assets, take all routine and day-to-day decisions about the asset allocation of the Managed Portfolios, and that the client and I are not permitted to provide such dealing instructions or modifications to the Managed Portfolio.
 - e) My client accepts that the agreement to provide the Managed Portfolio Service is between you and them as detailed in the Terms and Conditions, and you are offering this service to them as part of your agreement with them on the condition that I am appointed as their financial adviser to offer advice in respect of the ongoing suitability of the Managed Portfolio for their needs.
4. Where a portfolio that has an explicit Managed Portfolio Service Charge is chosen
 - a) My client understands and agrees that, while the Managed Portfolio Service is in use for their account, a Managed Portfolio Service Charge will be applied in accordance with the latest Terms and Conditions for that account. I have explained that:
 - b) The Managed Portfolio Service Charge will be applied as a percentage of the value held within the Managed Portfolio Service and that the amount of the charge may go up or down depending on the value of the investments.
 - c) The Managed Portfolio Service Charge is accrued daily and will be deducted from the account on the Account Charge Date.
5. My client understands that deductions to meet withdrawals cannot be taken from individual assets within the Managed Portfolio, only from the Managed Portfolio as a whole.
6. My client has a copy of the latest Charge Basis 3 Terms and Conditions which includes the WealthSelect Managed Portfolio Service. They have had an opportunity to read and understand them before agreeing to the use of the Managed Portfolio Service.

The latest version of the Terms and Conditions can be found on our website quilter.com

Part B - Where the assets in section 5 include any DIM portfolios

1. I have read and agreed to the following discretionary managed model portfolio declaration.
2. I confirm that I have explained the discretionary managed model portfolio service to my client(s) and I have authority from my client(s) to use the discretionary managed model portfolio(s) selected in respect of their account and I request that you invest their account into the model portfolio(s) I have selected.
3. I confirm that I have disclosed costs and charges to my client(s). I have printed/will print an Adviser Fee Authorisation form for my client(s) to sign and will retain a copy of this confirming their acceptance of the discretionary management portfolio fee (if applicable) associated to the model(s).
4. I understand that Quilter may ask for sight of the signed Adviser Fee Authorisation form in the future.
5. I confirm that for each client:
 - a) I have given advice in relation to the suitability of using the discretionary managed model portfolio(s) selected which meets my client's needs.
 - b) I am responsible for ensuring that the discretionary managed model portfolio(s) is suitable currently and on an ongoing basis in accordance with my duties under the FCA rules.
 - c) My client is aware that the portfolio manager will have complete discretion over the assets in each discretionary managed model portfolio to buy, sell, retain, exchange or otherwise deal in assets, take all routine and day-to-day decisions about the asset allocation of the discretionary managed model portfolio, and that the client and I are not permitted to provide such dealing instructions or modifications to the discretionary managed model portfolio.
 - d) My client accepts that the agreement to provide the discretionary managed model portfolio is between the discretionary investment manager and me, and I am offering this service to them as part of my agreement with them.
 - e) My client has been made aware of the roles and responsibilities of the discretionary manager in line with regulatory guidance.

Financial adviser's signature

Date

Print name

[quilter.com](https://www.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.

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If your instruction is being submitted online:
You do not need to send this form to us

Income Withdrawal Request - Collective Retirement Account (CRA)

For completion with a financial adviser

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

*More than 90% of this type of request can now be completed online by financial advisers.
Follow the simple checks below to see how:*



1. *Confirm if your instruction can be given online*

- Is the withdrawal request £75,000 or less?
- Will the money be paid into a verified bank account?

If you answer YES to both questions:

2. *Your adviser can submit this online*



For advisers,

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



- Select the account
- Click on 'Money out'
- Select 'single withdrawal' and follow the on screen instructions
- For video guides go to: quilter.com/help-and-support/video-hub/

3. *Complete & submit the online instruction instantly*

If you answer NO to either question:

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:

For customers,

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

For advisers,

Visit: quilter.com/help-and-support/tools/new-prompt/

Or customers can send via email to:
ask@quilter.com

*Before sending any supporting documents to us, please refer to our guide about which documents must be certified as true copies and who can certify them. The guide is available via your PROMPT link above.

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



Income Withdrawal Request – Collective Retirement Account (CRA)

This form contains the information that you can use to:

- set up regular income withdrawals from a crystallised account
- make a single income withdrawal from a crystallised account
- change existing regular income withdrawals
- convert a crystallised account from capped drawdown to flexi-access drawdown.

It cannot be used with uncrystallised accounts.

We regularly update our documents; your financial adviser can confirm that this **September 2023** version is the latest by checking on our website [quilter.com](https://www.quilter.com)

Important information

- A current valuation statement should be obtained to ascertain the details of assets held within your CRA. Please note the value on this statement is not guaranteed and is subject to change.
- Your CRA can hold a number of uncrystallised and crystallised accounts. In general, an uncrystallised account holds assets where a tax-free lump sum is still available, while a crystallised account holds assets where a tax-free lump sum is no longer available.

Completing this form (if your request cannot be submitted online)

- You can complete the form electronically using the editable fields, if preferred; we recommend saving the form to your desktop before you do so, to ensure that your information is saved correctly. Then print, sign and send the completed form to us.
- Alternatively, you can print the form and complete it by hand, using BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information may result in a delay in processing, or even the return of this form. We are unable to correct errors or omissions retrospectively.

Additional documents we might need

- **Proof of bank account ownership** – If we have not already seen it.

Giving us your instruction

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

Timescales

- **Single income withdrawal** – Payments will normally be made within 10* working days of all our requirements being met.
- **Regular income withdrawals** – Payment will be made on the day of the month chosen by you*, or the working day before if this is a non-working day. We must receive your instructions at least 10 working days before the start date.

* If there are any other transactions in progress on your account, it could delay the payment. If this happens, we will make the payment at the earliest possible date once the other transactions have completed. This also applies if a regular income withdrawal payment is due at the time you request a single withdrawal, in that the regular payment must complete before we can make the single payment.

Tax

- **Taxable income** – You will have to pay tax on the income you receive in the same way as you would on a salary. How much you pay depends on your total income. If this is the first time that you will be taking an income withdrawal from your account, generally the provider will not know your overall income and will use an emergency tax code to start with. This means you may pay too much tax initially and have to claim the overpaid tax back from HM Revenue & Customs (HMRC). Alternatively you may owe more tax if you have other sources of income. If you have taken income previously tax will be deducted based on the tax code that has been provided by HMRC. If you select a single income withdrawal payment and receive it in the same tax month period* as your next regular payment, HMRC may reissue your tax code. This could prevent us from paying you that next regular payment, which as a result will then be held as cash in your account. Subsequent regular payments would not be affected. Please see our Guide to Income Tax and Your Pension for further information.

* A tax month period runs from the 6th of the month until the 5th of the following month.

- **Non-UK Tax** – If you are subject to tax in any country outside the UK, please contact your tax specialist, to understand whether you will be liable for tax in that country

1. Financial adviser declaration

This statement must be completed in order for Quilter to carry out the instruction on behalf of the client.

I confirm:

- a) I have provided my client with advice and discussed the appropriate risks in relation to this transaction
- b) I have seen evidence of age and my client is over age 55, or over the applicable protected age
- c) I have provided my client with an illustration in relation to this withdrawal, in line with my regulatory responsibilities as financial adviser, as detailed in FCA Sourcebook COBS 14.

Signature	<input type="text"/>	Date	<input type="text"/>
Print name	<input type="text"/>		
Adviser firm name	<input type="text"/>		

2. Client details

	Customer Reference	Account
Crystallised account number	A C <input type="text"/>	- <input type="text"/>
Full name	<input type="text"/>	
Date of birth	<input type="text"/>	National Insurance number <input type="text"/>
Telephone number	<input type="text"/>	Email <input type="text"/>
Permanent residential address	<input type="text"/>	
		Postcode <input type="text"/>

► We cannot accept a residential address that is 'care of', which contains a PO Box number or which is the financial adviser's address.

3. Convert to flexi-access drawdown

Note In this section, and in other parts of this form, we refer to capped and flexi-access drawdown. Your income withdrawal options will depend on whether your account is in capped or flexi-access drawdown.

Capped drawdown

- If you started capped drawdown before 6 April 2015 and have not since converted to flexi-access drawdown, it means you are still in capped drawdown. Income withdrawals can be changed up to the maximum capped limits set at your last review. Reviews will be conducted every three years until age 75. After age 75 these reviews will be annual. Certain events will also trigger a review and you have the option to recalculate your maximum income each year.
- If you are in capped drawdown and select a regular or single income withdrawal amount of more than the maximum amount permitted, we will not be able to process your request unless you convert to flexi-access drawdown. You have the option to convert to flexi-access drawdown at any time. You can do this by ticking the option below. For more information please contact your adviser.

Flexi-access drawdown

There is no limit ('cap') on the amount of income you can take using flexi-access drawdown. However, once you take income in this way, the amount you can pay into 'money purchase' (also known as 'defined contribution') schemes in any tax year without being liable to a tax charge is subject to a limit called the 'Money Purchase Annual Allowance' (MPAA). This is currently £10,000.

Convert to flexi-access drawdown

Tick here if you are in capped drawdown and you want to immediately change to flexi-access drawdown.

- This means your annual income will no longer be capped and there will be a reduction in the annual amount you can pay into money purchase pensions known as the Money Purchase Annual Allowance or MPAA. For more information please contact your financial adviser.
- Before you are able to convert, you must hold sufficient cash within your account to cover the cost of any fees and charges accrued to the date of conversion. Your financial adviser will be able to help you with this.

4. Regular income withdrawals (if required)

Complete this section to set up, change or stop your regular income withdrawals, otherwise any regular income you currently receive from this account will continue unchanged.

▶ We will need to receive any amendments to existing instructions at least 13 working days before the next payment date.

4.1 Set up or amend regular withdrawals

Start date*

Any day from 01-28; if left blank, we will apply the earliest possible payment date.

*The start date could be delayed if there are other transactions in progress on your account; see 'Timescales' on page 2.

Frequency

Monthly

Quarterly

Half-yearly

Yearly

Withdrawal amount ▶ Complete one of the following with the amount required

£

Each payment

- Before tax
- Minimum £25 monthly, £75 quarterly, £150 half-yearly or £300 yearly
- The amount you enter above will be the amount you receive each month, quarter, half-year or year (as applicable).
- If your account is in capped drawdown and you are not converting to flexi-access drawdown, this value must be less than the maximum allowed under capped drawdown.
- The amount selected will override any existing regular income you currently receive from this account.

OR

Maximum amount allowed under capped drawdown

- Capped drawdown only
- You will be paid the maximum amount each scheme year. The amount will be divided by the number of payments remaining in the scheme year.
- ▶ For example: If your maximum amount is £12,000 and you select a monthly frequency, with 6 months remaining of the scheme year we will pay £2,000 each month for 6 months. Once the new scheme year begins, we will then pay £1,000 each month.

4.2 Cancel regular withdrawals

Tick here to stop taking regular withdrawals from the account detailed in section 2 until further notice.

5. Single income withdrawal (if required)

Withdrawal amount ▶ Complete one of the following with the amount required

Partial

£

- Before tax
- Minimum £125
- This will be in addition to any regular income withdrawals set up on the account

OR

Full

- Available for flexi-access drawdown only
- You can convert from capped to flexi-access drawdown in section 3

▶ The payment could be delayed if there are other transactions in progress on your account; see 'Timescales' on page 2.

6. Asset choice

We will meet your regular or partial single income withdrawal by selling proportionally across all assets (including cash).

Alternatively, if you would like to withdraw from specific assets, please complete the details below. If there is insufficient space please use a copy of this page and attach it to this form.

- Note** – If you have selected both a regular income withdrawal and a partial single income withdrawal, the assets you list below will be sold to meet each withdrawal type. If you want to select a different asset choice for each withdrawal type, please provide details on a separate sheet clearly setting out your instructions.
- If you select a portfolio below, we will take the amount requested from the portfolio as a whole; we cannot withdraw from individual assets within a portfolio.
 - Exchange Traded Instruments (ETIs) – if you select an ETI below, the sale trade will be rounded down to the nearest whole number of shares. Any cash held in your account will be used to meet any shortfall in the withdrawal amount requested. If there is insufficient cash to meet the requested withdrawal we will contact you for further instructions. A Dealing Charge will also apply to each ETI sold.

Name of asset/portfolio	Whole %*
	%
	%
	%
	%
	%
Total	100%

* Show the amount to come from each asset/portfolio as a percentage of the total withdrawal amount.

7. Your bank details

If you are not currently taking income withdrawals, or you want to change the bank account into which we pay your income, please complete this section.

- Note** – This must be a UK bank account in your name or with you as a joint holder; we CANNOT make withdrawal payments to third parties or business accounts except for sole trader accounts.
- Some banks or building societies cannot accept direct credits.
 - If you change your bank details, or if you want to request payment to a different account in the future, just let us know. We can hold details for up to four bank accounts under your customer reference number.

Branch sort code - - Bank/Building Society account number

Bank/Building Society name

Name of account holder(s)

Reference (optional)

► Any reference here will appear on your bank statements. For a Building Society account, enter the roll number.

Type of bank account Individual Joint

- **We will need to see proof that you are the owner (or joint owner) of the bank account detailed above, if you have not used this account with us before. The proof and bank account details provided below must match exactly.**
- The proof can be an original or certified* copy of a voided cheque or bank account statement dated within the last six months. If you have online bank account statements a printed copy certified* as a true copy will suffice. Without the proof your request will be delayed.

* Copies must be certified on each page in ink by a UK-based professional such as your financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). You can scan and send certified documents to us by email - see page 1 for details.

Tick as applicable

I have previously provided proof of ownership of the bank account detailed above.

I enclose proof of ownership of this bank account.

8. Client declaration

1. I authorise and request Quilter Life & Pensions Limited ("Quilter") to carry out the instructions detailed in this form.
2. I understand that these changes will take effect in accordance with the CRA Terms and Conditions.
3. I declare that this form has been completed correctly to the best of my knowledge and belief.
4. I understand that the taxable part of any payment made will be subject to income tax deducted by Quilter and paid to HM Revenue & Customs, and that Quilter will submit my personal and income details to HM Revenue & Customs.
5. I understand that any full payment of the value of the benefits under this CRA shall constitute a full discharge of entitlement to receive benefit from this CRA.
6. I have read and understood the contents of Quilter's leaflet: 'A guide to income tax and your pension', and the accompanying documents related to taking income from my account.

Signed

Date



[quilter.com](https://www.quilter.com)

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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.

Transferring Scheme Authority

- *Collective Retirement Account (CRA)*
- *For completion with financial advisers only*

We regularly update our forms; your financial adviser can confirm that this **October 2023** version is the latest by checking on our website [quilter.com](https://www.quilter.com)

- Note** – Please complete a separate form for **each pension being transferred**, even if the pensions are held with the same ceding scheme.
- If the transfer is being processed electronically using the Origo Options Transfer Service, your financial adviser will retain the completed Transferring Scheme Authority form(s) and **it therefore does not need to be sent to us**.

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 retrospectively.
- Quilter will only contact the transferring pension provider once all relevant information has been received in respect of this transfer, including any additional documents required and completion of the financial adviser's declarations at the end of this authority.

Additional documents

- **Transfer Discharge Form:** If the transfer is not being processed electronically using the Origo Options Transfer Service, the ceding scheme may need you to complete their transfer discharge form. Your financial adviser will be able to let you know if this is required.

Send your completed form(s) as follows:

- If the transfer is not being processed electronically, please send your completed authority form(s) (and Transfer Discharge Form, where required) to: **Quilter, SUNDERLAND, SR43 4JP.**

1. Investor details

Full name	<input type="text"/>												
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent UK residential address	<input type="text"/>												
	<input type="text"/>										Postcode	<input type="text"/>	
CRA account number	A	C	<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"/>

2. Ceding scheme details

Pension type	<input type="checkbox"/> Uncrystallised	<input type="checkbox"/> Crystallised			
Ceding scheme name	<input type="text"/>				
Ceding scheme telephone number <i>(if known)</i>	<input type="text"/>				
Ceding scheme address	<input type="text"/>				
	<input type="text"/>		Postcode	<input type="text"/>	



3. Transfer details

Please provide the same details for each uncrystallised or crystallised account you are transferring from the ceding scheme named in section 2.

3.1 Is the current plan subject to any existing or proposed:

- | | | |
|---------------------------------|----|------|
| - trustee in bankruptcy orders? | No | Yes* |
| - earmarking orders? | No | Yes* |
| - pension sharing orders? | No | Yes* |
| - other receiving orders? | No | Yes* |

► Please specify

*If you have answered 'Yes' to any of the questions above, please contact us on 0808 171 2626 so that we can determine whether we can proceed with the transfer.

3.2 Ceding scheme type

Deferred annuity	S32 Buyout	FSAVC	Occupational Pension Scheme
Personal Pension	Self-invested Pension Plan	Stakeholder	S226/RAC

3.3 Account number with ceding scheme

3.4 Dependant's drawdown

Yes – select type	Dependant	Nominee	Successor
► Crystallised account transfers only	No		

3.5 Drawdown type

Flexi-access	Capped
► Crystallised account transfers only	

3.6 Transfer type

Cash transfer – complete section 4	Re-register assets – complete section 5
------------------------------------	---

3.7 For defined benefit transfers only – Transfer value guarantee expiry date

4. Cash transfer

- Note** – For a cash transfer, the assets will be sold and the cash proceeds transferred to Quilter. Any sale of Exchange Traded Instruments (ETIs) may incur the ceding scheme's dealing charges.
- If any assets are suspended and cannot therefore be sold:
 - for a full transfer, we will arrange to re-register the suspended asset (where possible) provided at least one other asset can be transferred as cash
 - for a partial transfer, we will seek revised instructions.

Cash to be transferred*

£

*For full transfers enter the estimated current value; for partial transfers, enter the amount to be transferred.

Full or partial transfer ► Crystallised account transfers must always be in full.

Full Partial

5. Assets to be re-registered

- Note** – List the assets to be re-registered in section 5.1.
- If any of them cannot be re-registered for any reason, they will be sold and the proceeds placed in cash within the CRA. You can then switch from cash into a revised asset choice. Any sale of Exchange Traded Instruments (ETIs) may incur the ceding scheme's dealing charges.
 - If any assets to be re-registered are currently held as part of a model portfolio, the model will need to be 'deconstructed' with the current provider first, then the individual assets re-registered to us.
 - If we hold a preferential share class for an asset being re-registered, we will convert the asset to the preferential share class once it has been re-registered.
 - Full transfers:
 - If any assets are suspended or 'closed to purchases', we can still carry out a full transfer provided at least one of the assets is not suspended or closed to purchases.
 - If you omit any assets in section 5.1, there is an option beneath the table for you to give instructions for any remaining assets.
 - Partial transfers:
 - If any of the assets are suspended or 'closed to purchases', we will not be able to carry out a partial transfer.
 - If there is insufficient space to list all assets to be re-registered, please provide the additional details on a signed copy of section 5.1.
 - If your current provider cannot carry out partial transfers, we will contact you to discuss your options.

Residual cash value*

£

*This is the cash amount held by the ceding scheme, which is also to be transferred.

5.1 Please complete the table below with details of the assets to be re-registered.

Name of asset(s) to be re-registered	Inc/Acc	No. of units/shares

Full or partial transfer ► *Crystallised account transfers must always be in full.* Full** Partial

**Any assets not listed above for a full transfer should be: Re-registered Sold and transferred as cash proceeds

6. Block transfers (if applicable)

► This means the transfer of at least two members from the same scheme, at the same time, into the same scheme of which they cannot have been members for more than a year at the point the transfer is completed.

Protected tax-free lump sum value at A-day £ Protected low retirement age

A-Day fund value £

7. Investor's authority

1. Applications for transfer payments

I wish to proceed with the transfer shown in this form based on the following information.

- a) I confirm that I have received a personal recommendation from a financial adviser named in this form to transfer sums and/or assets from the plan(s) listed in this form to Quilter.
- b) I understand both the adviser's advice and the risks associated with the transfer.
- c) I authorise and instruct you to transfer sums and assets from the plan(s) listed in this form directly to Quilter and to provide any instructions and/or discharge required by any relevant third party to do so.
- d) I authorise Quilter, the current provider and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Quilter.
- e) I authorise Quilter, the current provider and any employer paying contributions to any of the plan(s) listed in the application to obtain from each other, and to release to each other, any information that may be required to enable the transfer of sums and assets to Quilter.
- f) I accept that in order to comply with regulatory obligations, Quilter and the current provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
- g) I understand that until this application is accepted and complete Quilter Life & Pensions Limited's responsibility is limited to returning the total amount received from each of the current providers listed in this application to them.
- h) I understand that when the payment is made to Quilter as requested, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the application where the whole of the plan(s) is (are) transferring, or that part of the plan(s) represented by the payments if only part of the plan(s) is (are) transferring.
- i) I have read any information provided or made available to me by the current provider in connection with this transfer.
- j) I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Quilter and the current provider may incur as a result of any incorrect, untrue, misleading or inaccurate information in this application or given by me, or on my behalf, or any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

2. If I have requested re-registration:

- I authorise the ceding scheme to re-register the assets as detailed with immediate effect to Quilter Life & Pensions Limited – Designation: 'OMWLP', Senator House, 85 Queen Victoria Street, London EC4V 4AB.
- I understand that where Quilter holds a preferential share class for an asset being re-registered, Quilter will convert the asset to the preferential share class once it has been re-registered.
- I authorise the ceding scheme to sell any of my assets that cannot be re-registered for whatever reason, and to transfer the cash proceeds (if possible) to Quilter.



3. If I have requested a cash transfer:

- I authorise the ceding scheme to sell the assets in my account numbered in section 3, and to transfer the cash proceeds in pounds sterling to Quilter Life & Pensions Limited
- and an asset included in my request is suspended, I authorise the ceding provider to re-register the asset in line with point 2.

4. I understand that any sale of Exchange Traded Instruments (ETIs) may incur the ceding scheme's dealing charges.

5. I authorise the ceding scheme to transfer any cash proceeds to Quilter Life and Pensions Ltd Transfers Account (NatWest, sort code 56-00-68, account number 44842864) stating my account number with Quilter as the reference if given in section 1 (or, if blank, my name).

Your signature

Date

Section 8 must be completed by your financial adviser.



8. Financial adviser's declarations and signature

8A FCA Permissions declaration

The adviser firm, or an associated firm, must hold the relevant permission to be able to advise on the type of transfer shown in this form.

8A.1 In relation to the transfer, or partial transfer, shown in this form, are any safeguarded benefits being given up in order to pay the transfer value, where the applicant can remain in the scheme?

- Yes
- No

8A.2 Does the firm have the appropriate FCA permission to advise the client to make this transfer?

- Yes
- No - Provide details below of the firm with the appropriate FCA authorisation that provided the personal recommendation in relation to the transfer(s) below.

Name and address of the firm

<input type="text"/>	
<input type="text"/>	Postcode

Financial Services Register number ▶ *If known*

Safeguarded benefits

Safeguarded benefits are benefits which are neither flexible benefits nor cash balance benefits. Broadly, this means guaranteed pension benefits, such as those offered by defined benefits (DB) occupational pension schemes, deferred annuity contracts with a guarantee and conventional retirement annuity contracts with guaranteed annuity rates.

Due to the complex nature of transfers where safeguarded benefits are involved, we will not accept such transfers on a non-advised, or execution-only, basis regardless of the size of the transfer value and/or the FCA permissions which the adviser holds. We do not accept 'insistent client' transfers.



8B Transfer declaration - safeguarded benefits (other than transfers involving guaranteed annuity rates or where the applicant cannot remain in the scheme)

For completion by financial advisers only. This section applies to transfers of guaranteed pension benefits, such as those offered by defined benefits (DB) occupational pension schemes and deferred annuity contracts with a guarantee. It is not applicable for safeguarded benefit transfers involving only guaranteed annuity rates or where the applicant cannot remain in the scheme.

Quilter will only accept the transfer if all the following statements apply:

For this transfer where the client is proposing to give up some, or all, of their safeguarded benefits, I have ticked here, and in the appropriate contingent charging section below, as the client's financial adviser to confirm all of the following points:

- a) the client has received a transfer value comparator in line with COBS 19.1.3A; and
- b) an appropriate pension transfer analysis in line with COBS 19.1.2B has been carried out; and
- c) this application to transfer is being submitted on behalf of the client in line with a 'personal recommendation to transfer' after full advice; and
- d) the client is not an 'insistent client' and this transfer is not being transacted on an 'execution-only' basis; and
- e) to the best of my knowledge and belief, the client understands how the key outcomes from the appropriate pension transfer analysis and the transfer value comparator contribute towards the personal recommendation to transfer.
- f) Please tick the appropriate option(s) below.
 - i) Contingent charging has not been used

OR

- ii) The client agreed to be charged on a contingent basis and the:
 - a) client's medical condition has given them a life expectancy of less than 75

AND/OR

- b) client is in serious financial difficulty.

Acceptance of the transfer request

- Quilter will only accept a Transfer Request if the box relating to the six statements above has been ticked by your financial adviser (or your financial adviser has provided a separate signed declaration making the same statements) and all our other requirements have been met.
- Failing to provide this confirmation will delay the potential acceptance of your Transfer Request. If any such delay means that the transfer does not proceed within the Cash Equivalent Transfer Value (CETV) guarantee period that currently applies, this may affect your transfer value. Quilter will not be liable for any re-calculation fee, or potential drop in the transfer value following such a re-calculation.
- Quilter will decline this application if your financial adviser cannot provide this confirmation.

Transfer documentation

- It is important to submit the transfer request, with any documentation required by the ceding scheme, as soon as possible.
- Quilter cannot guarantee that the transfer request will be processed by the end of the CETV guarantee period. However, to reduce the risk of missing the CETV deadline, Quilter needs all related documentation **at least 5 working days before the end of the CETV guarantee period.**
- Quilter accepts no liability for any costs, claims or liabilities arising from a missed CETV guarantee period.

8C Financial adviser's details and signature

Financial adviser's signature

Date

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Print name

Name of regulated firm

[quilter.com](https://www.quilter.com)

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