Transitional Tax-Free Amount Certificate (TTFAC) Request Form

To be completed in BLOCK letters by the applicant in all cases.

Information: This form should only be completed if you wish to obtain a Transitional Tax-Free Amount Certificate (TTFAC) which cannot be revoked once issued.

You should not complete this form if:

- the only benefits you have received were taken prior to 6 April 2006, as you will not be eligible for a Transitional Tax-Free Amount Certificate, and/or,
- you have had a Relevant Benefit Crystallisation Event (RBCE) - which happens when a lump sum is paid on or after 6 April 2024. This is because you must apply before the first Relevant Benefit Crystallisation Event.

Notes:

- You should read the accompanying notes for guidance before completing this form.
- You should complete the form in full and return this application by post to Teachers' Pensions, Unit 5, The Beehive, Lingfield Point, Darlington, DL1 1RW.

Part A: Personal details

1. Teacher reference number

2. Surname

3. Former surname (if any)

4. First name

5. Title (please tick, or state if other)

Mr **Mrs** **Miss**

Ms **Other**

6. Date of birth (DD/MM/YYYY)

7. National Insurance number

8. Contact address

Postcode

9. Home telephone number (inc. STD code)

10. Mobile telephone number

11. Email address

Part B: Benefit Crystallisation Events or deemed Benefit Crystallisation Events that occurred before 6 April 2024

Please complete the table below and return it along with the Benefit Crystallisation Event statement that was issued to evidence the event. All Benefit Crystallisation Events or deemed Benefit Crystallisation Events must be included below, even those where a lump sum was not paid. If you do not have this information, you will need to request it from the administrator or provider of the pension scheme which paid you the benefits or which notified you of the Lifetime Allowance used up. In the column, where it asks for the 'Amount of tax-free lump sum', this should be:

- Pension Commencement Lump Sums (PCLS) – all of this would have been paid tax-free.
- Uncrystallised Funds Pension Lump Sums (UFPLS) – 25% of the payment would have been paid tax-free if the payment was made before age 75.
- Serious Ill-health Lump Sums (SIHLS) – 100% of the payment would have been paid tax-free if the Lifetime Allowance was not exceeded.
- Stand-alone Lump Sums (SALS) – 100% of the payment would have been paid tax-free if the Lifetime Allowance or 5 April 2023 maximum was not exceeded.
- Tax Free Cash (TFC) – lump sums paid before 6 April 2006. All of this would have been paid tax-free. The percentage of Lifetime Allowance used up will be the percentage calculated at your first Benefit Crystallisation Event by reference to the annual value of any pre-commencement pensions at that date.

	Percentage of Lifetime Allowance that the total benefit taken represents (rounded down to 2 decimal places	Date benefit was taken	Total amount of benefit crystallised at the date benefit was taken	Amount of tax-free lump sum (enter £0 if none taken)	Type of tax-free lump sum, if any (see above) Enter N/A if no lump sum taken
Benefit 1:	%		£	£	
Benefit 2:	%		£	£	
Benefit 3:	%		£	£	
Benefit 4:	%		£	£	
Benefit 5:	%		£	£	
Benefit 6:	%		£	£	
Benefit 7:	%		£	£	
Benefit 8:	%		£	£	

Part C: Section 1 - Protection and Enhancement Factors

You MUST provide Teachers' Pensions with the information requested regarding your protection, along with a copy of your HMRC Protection Certificate(s) or Protection Reference Number(s) (for Fixed Protection 2016 or Individual Protection 2016) and the Scheme Administrator Reference Number (in Part C Section 3 below).

If you have registered for more than one type of protection, please tick for both.

For example: If you have Enhanced Protection and Primary Protection or Individual Protection – Enhanced Protection takes precedence. If you have Fixed Protection and Individual Protection – Fixed Protection takes precedence.

If you have more than one certificate / reference number, please provide copies of both.

1. I hold a valid Enhanced Protection Certificate (Please tick as appropriate)

Yes ☐ No ☐

Please provide details: Lump sum percentage (if applicable): ☐

The amount of uncrystallised rights on 5 April 2024: ☐

2. I hold a valid Primary Protection Certificate (Please tick as appropriate)

Yes ☐ No ☐

Please provide details: Lifetime Allowance factor of: ☐

Protected Lump sum amount (if applicable): ☐

3. I hold a valid Fixed Protection 2012 Certificate (Please tick as appropriate)

Yes ☐ No ☐

4. I hold a valid Fixed Protection 2014 Certificate (Please tick as appropriate)

Yes ☐ No ☐

By marking Yes, in the case of Fixed Protection applications made on or after 15 March 2023 you are confirming that your certificate/number is still valid, and no action has been taken to cause your protection to be revoked.

5. I hold a valid Fixed Protection 2016 Reference Number (Please tick as appropriate)

Yes ☐ No ☐ Reference Number: ☐

6. I hold a valid Individual Protection 2014 certificate (Please tick as appropriate)

Yes ☐ No ☐ Lifetime Allowance of: ☐

7. I hold a valid Individual Protection 2016 Reference Number (Please tick as appropriate)

Yes ☐ No ☐ Reference Number: ☐

Lifetime Allowance of: ☐

Part C: Section 2 - Additional Enhancement Factor

These enhancement factors increased your Lifetime Allowance prior to 6 April 2024. From 6 April 2024, they increase your Lump Sum and Death Benefit Allowance (LSDBA).

1. I hold an enhancement factor (this does not include an enhancement factor gained under Primary Protection) (Please tick as appropriate)

Yes ☐ No ☐

Please provide details: Enhancement Factor ☐ Date granted ☐☐☐☐☐☐☐☐

2. Pension Credit Factor ☐

This could apply to you if you hold pension credit rights that are derived from a pension already in payment to your ex-spouse or former civil partner whose entitlement to that pension in payment arose after 5 April 2006.

3. Pre-Commencement Pension Credit Factor ☐

This could apply to you if you hold pension credits in a registered pension scheme that was acquired **before** 6 April 2006.

4. Non-residence Enhancement Factor ☐

This could apply to you if you have worked overseas whilst being a member of a pension arrangement. Your unique reference number and enhancement factor details as shown on the certificate must be supplied.

5. Overseas Transfer Factor ☐

This could apply to you if an overseas scheme transfer of your pension rights is made to a registered pension scheme from an arrangement under a recognised overseas pension scheme after 5 April 2006.

Part C: Section 3 - Scheme Administrator Reference Number

HMRC offers a pension scheme administrator look-up service which enables us to confirm that your protection certificate is still valid according to HMRC's records. For us to carry out this check, please provide your Scheme Administrator Reference Number below*.

Scheme Administrator Reference Number: ☐

*If you applied for your type of protection using HMRC's online protection service (available since August 2016) then you can find your Scheme Administrator Reference Number on the online confirmation provided by HMRC or by logging in to your HMRC online service account:

https://www.tax.service.gov.uk/gg/sign-in?continue=%2Fprotect-your-lifetime-allowance%2Fexisting-protections%2F&accountType=individual.

If you did not apply for your type of protection using HMRC's online protection service, then you are able to find your Scheme Administrator Reference Number via your own personal tax account: https://www.gov.uk/personal-tax-account. Please note that you may need to register for this service.

Part D: Declaration

I confirm that:

- I have read the "notes for guidance" before completing this form.
- I have not had a Relevant Benefit Crystallisation Event (RBCE) since 6 April 2024.
- The information I have provided above is correct and complete to the best of my knowledge. I understand that HMRC can levy a penalty of £3,000 if I fraudulently or negligently make a false statement.
- If further tax becomes payable because the information that I have provided on this form is proven to be incorrect then I am aware that I will be wholly and personally liable for the tax charge due as well as any resultant penalty as may be imposed by HM Revenue & Customs (HMRC).
- I understand that once a Transitional Tax-Free Amount Certificate (TTFAC) is in force it cannot be revoked and there is no opportunity to use the standard calculation if a certificate is granted.
- I am aware of the recommendation to take financial advice on this issue because not all individuals will benefit from a Transitional Tax-Free Amount Certificate (TTFAC).
- If any of the Benefit Crystallisation Events relate to a membership of a public service pension scheme, I have carried out the necessary checks detailed in the instructions. Where applicable, I have either received an updated Benefit Crystallisation Event statement which I have enclosed, or I have received confirmation from the administrator of that scheme that the amounts quoted on the original statement will not change as a result of the public service pensions remedy and I have enclosed this confirmation.

Signature	**Date**

General Data Protection Regulation (GDPR). The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information with other organizations that handle public funds. If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this application form, the legislation will apply. For more information on how we will use your data, go to **www.teacherspensions.co.uk/public/privacy**

Notes for guidance

Please read these notes before completing the Transitional Tax-Free Amount Certificate (TTFAC) request form. (Please do not include these notes when you return the form.)

1. You MUST complete all entries in Part B and provide the Benefit Crystallisation Event statement that you received to evidence the event. This needs to include all Benefit Crystallisation Events, or deemed Benefit Crystallisation Events, that occurred before 6 April 2024. Benefit Crystallisation Events usually occurred when you were paid a benefit, whether that was a pension, a lump sum or both.

You should note that these events may have occurred even though you were not paid a benefit, for example, if you have reached age 75 or have transferred benefits overseas. It may also have occurred if a benefit in payment increased by more than the limit set out in legislation.

If you took a lump sum after a Benefit Crystallisation Event that happened at age 75, the details of the lump sum subsequently taken needs to be provided.

2. If you have taken benefits from the Teachers' Pension Scheme previously, these need to be included within Part B.

3. If you have benefits paid from multiple schemes using the same administrator, the benefits from each individual Scheme need to be included within Part B.

4. If you do not have all the information to complete the form, you should request it from the pension scheme which paid you the benefits or which notified you of the Lifetime Allowance used. You may use this as supporting evidence if you do not have the Benefit Crystallisation Event statement.

5. If you are affected by the Transitional Protection remedy and have an outstanding decision to make, then it may not be possible to issue a certificate at the present time.

6. You may wish to consider seeking professional advice before completing this form because not all members will benefit from a Transitional Tax-Free Amount Certificate.

7. Please ensure you sign and date the declaration in Part D.