

POST 75 LIFETIME ALLOWANCE

DECLARATION

It is a serious offence to make false statements. The penalties are severe and could lead to prosecution.

After you have reached age 75 we don't need to measure any benefits you put into payment (known as crystallising) against your lifetime allowance. However, you may only receive a tax-free lump sum after age 75 where you have lifetime allowance available. Where any part of the benefits being crystallised are in excess of the lifetime allowance, that part must be placed into your existing capped or flexi-access drawdown pension.

We need you to give us the information below so we can work out the tax-free lump sum amount that can be paid when you crystallise benefits. Please include in the value of benefits from other registered pension schemes that you are putting into payment at the same time you are crystallising benefits with us.

For more information about the lifetime allowance please read our Tax and your pension leaflet. If you have a:

- Phoenix Wealth Pension Funds only plan please write to Phoenix Wealth, Unit Linked Life & Pensions, PO Box 1393, Peterborough, PE2 2TP.
- Retirement Wealth Account - Self-invested plan please write to Phoenix Wealth, PO Box 6274, Basingstoke, RG24 4DT.

Name	
Plan/policy number	<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"/>

1) Do you have any form of lifetime allowance protection? Yes No

If Yes, please provide us with a copy of the appropriate certificate(s), or the protection reference number(s)

2) How much lifetime allowance have you already used up?

I used up % of my standard lifetime allowance as at my 75th birthday.

% of this was in respect of BCE 5b: Age 75 with uncrystallised funds.

3) I used up a further % of my standard lifetime allowance as at my 75th birthday.

Signature:

Date:

 Notes

If you have crystallised benefits after 5 April 2006, the administrator of that pension arrangement will have told you what percentage of the standard lifetime allowance you have used. You should have a certificate showing what percentage of the standard lifetime allowance has been used up from each pension arrangement including any arrangements that were in payment from before 6 April 2006. If you need any help please contact your financial adviser. Alternatively, you can contact us on 0345 129 9993.

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