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## Pension Schemes Services

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Date 02 March 2014

**Certificate reference number** 9016968R  
**National Insurance number** WM 45 89 60 C

This certificate confirms that you are relying on *fixed protection 2014* to reduce or eliminate liability to the lifetime allowance charge (see note 1). You must give your Scheme Administrator your certificate number at every benefit crystallisation event, until you have used up all of your protected lifetime allowance. If you don't you may not benefit from the protected lifetime allowance.

Your lifetime allowance is the greater of £1.5 million or the standard lifetime allowance.

Your lifetime allowance will remain at the greater of £1.5 million or the standard lifetime allowance where you continue to meet the conditions for *fixed protection 2014* (see note 2).

Your protection is valid from 6 April 2014.

Misuse of this certificate may result in a financial penalty.

## Notes

- 1 *Fixed protection 2014* is protection against a lifetime allowance charge in accordance with paragraph 1(1), Schedule 22 Finance Act 2013.
- 2 *Fixed protection 2014* will no longer apply if any of the events set out in paragraph 1(3) of Schedule 22 of the Finance Act 2013 occur. This will mean that the standard lifetime allowance will apply to you from the date of the event. If an event occurs whereby *fixed protection 2014* no longer applies you must tell HM Revenue & Customs within 90 days of becoming aware of the event happening. If you don't you may be liable to a financial penalty.