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**Date** 23 February 2012

**Certificate reference number** 8008789P  
**National Insurance number** YY 55 55 17 C

This certificate confirms that you are relying on *fixed protection* 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 £1.8 million or the standard lifetime allowance.

Your lifetime allowance will remain at the greater of £1.8 million or the standard lifetime allowance where you continue to meet the conditions for *fixed protection* (see note 2).

Your protection is valid from 6 April 2012.

Misuse of this certificate may result in a financial penalty.

## Notes

1 *Fixed protection* is protection against a lifetime allowance charge in accordance with paragraph 14, Schedule 18 Finance Act 2011.

2 Failure to continue to meet the conditions in paragraph 14, Schedule 18 Finance Act 2011 will mean that *fixed protection* will no longer apply and the standard lifetime allowance will apply. If an event occurs whereby paragraph 14, Schedule 18 Finance Act 2011 no longer applies you must tell HM Revenue & Customs within 90 days of the event happening. If you don't you may be liable to a financial penalty.