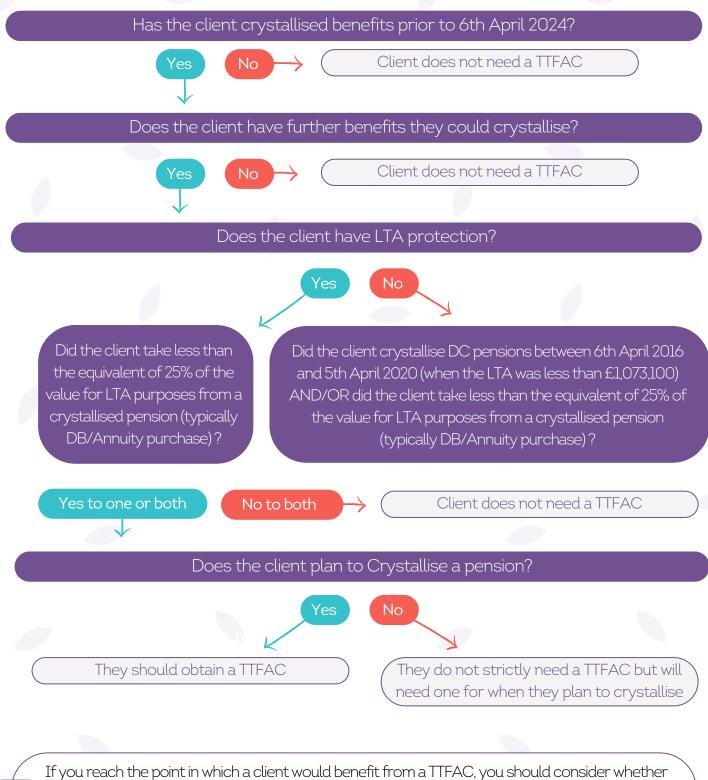
Who needs a transitional tax-free amount certificate TTFAC?



If you reach the point in which a client would benefit from a TTFAC, you should consider whether it is necessary based on the clients' circumstances. The TTFAC enables a client to obtain the full lump sum entitlement (£268,275 or higher if LTA protections are held) so you should judge whether the client has the uncrystallised funds available to benefit from this entitlement.

