



The Child Trust Fund is a long-term savings and investment account. It belongs to the child and is opened with a starting payment from the Government.

If you have not yet opened an account, please use the child's voucher and do so as soon as possible.

Generally money cannot be withdrawn from the account until the child is 18. However, if the child is terminally ill we will allow you to access it earlier.

What we mean by 'terminally ill'

We use the definition provided in section 66(2) of the Social Security Contributions and Benefits Act 1992. It states that a person is terminally ill if they are suffering from a progressive disease and are not expected to live longer than 6 months.

Requesting early access

If you ask for early access to a Child Trust Fund account, we will need to know whether you have made a claim for the child under the Special Rules in Disability Living Allowance.

If you have made a claim under the Special Rules and it has been accepted, we will normally contact the Department of Work and Pensions. We will not need further evidence from you.

If you do not make a claim under the Special Rules, we will ask you for evidence that the child is terminally ill.

Asking for evidence

If we need evidence, we will ask you to arrange for the child's medical practitioner to complete an Early Access Medical Report, form CTF1500.

This form is similar to form DS1500 that GPs are asked to complete for claims made under the Special Rules in Disability Living Allowance.

The medical practitioner must send the report back to us at the Child Trust Fund Office. We will send you a copy for your records and pass it to our medical advisers.

Our medical advisers will tell us whether the evidence we have been given shows that the child has a terminal illness. This will help us to decide whether we can allow early access to the account.

What happens next

We will write to let you know whether early access has been granted. If it has, we will also tell the account provider.

There are certain conditions for withdrawing money from Child Trust Fund accounts. For instance, only the registered contact will be able to withdraw money and the account cannot be closed.

The account provider will be able to tell you about the conditions that apply to the child's particular account.

If you have any questions about early access or would like more information please phone the Child Trust Fund Helpline on **0845 302 1470**.

More information about Special Rules in Disability Living Allowance

For some children the Special Rules in Disability Living Allowance cannot be applied because

- they are being looked after in residential care by a local authority, or are long-term hospital patients, or
- they already qualified for the highest rate(s) of Disability Living Allowance under the 'normal rules' before they were considered to be terminally ill (so they would not gain anything by making a claim for Special Rules in Disability Living Allowance), or
- they are children whose parents or carers do not wish to make a claim for Special Rules in Disability Living Allowance, or
- they are now living abroad.

To find out more about the Special Rules in Disability Living Allowance, or to see whether the child could qualify, please call the Disability Living Allowance Helpline

for Great Britain on **08457 123 456**
(textphone 08457 224 433)

for Northern Ireland on **028 9090 6182**
(textphone 0800 243 787)