**1)      As you have stated in your email that Stephen has taken tax free cash, we will need to notify HMRC and also keep a record of this. We do have a Benefit Crystallisation form that we need to complete and that needs to be signed off whenever tax free cash is taken and from that we prepare a Lifetime Allowance Certificate.  Can you please confirm the amounts that Stephen has taken, on what dates please and also the fund value at that time? – please see information on this below. Please note that we both have lifetime allowance certificates for £1.8 million would you like me to send copies to you?**

**2)      If you can also confirm the share of fund split please for our records, that would be great.   I will then prepare the forms required. – Fund split is 50/50**

**3)      With regard to commencing drawdown, we can register your scheme for PAYE with HMRC and administer it.  The cost for the set up is a one off payment of £330 and the administration fee is £440 per annum. – Yes please, let us know what we need to do**

|  |  |  |
| --- | --- | --- |
| **Pension** **Paid to** **Stephen** |   |   |
| **£10,000** | **Net Assets of the Scheme as at 5th February 2018** |
|   | Bank of Scotland |   | £              12,096  |
|   | Artek shares (5) |   | £              10,000  |
|   | Brown Consulting (50) |   | £                3,000  |
|   | Sagentia Shares |   | £                         -  |
|   | Co - funds account |   | £                         -  |
|   | morgan stanley account |   | £                         -  |
|   | Walden Capital account |   | £        3,158,141  |
|   | **Net Assets Total** |  | **£        3,183,237**  |
|   |   |   |   |
| **£17,000** | **Net Assets of the Scheme as at 29th March 2018** |
|   | Bank of Scotland |   | £              11,696  |
|   | Artek shares (5) |   | £              10,000  |
|   | Brown Consulting (50) |   | £                3,000  |
|   | Sagentia Shares |   | £                         -  |
|   | Co - funds account |   | £                         -  |
|   | morgan stanley account |   | £                         -  |
|   | Walden Capital account |   | £        3,012,406  |
|   | **Net Assets Total** |  | **£        3,037,102**  |
|   |   |   |   |
| **£15,000** | **Net Assets of the Scheme as at 22nd June 2018** |
|   | Bank of Scotland |   | £              36,696  |
|   | Artek shares (5) |   | £              10,000  |
|   | Brown Consulting (50) |   | £                3,000  |
|   | Sagentia Shares |   | £                         -  |
|   | Co - funds account |   | £                         -  |
|   | morgan stanley account |   | £                         -  |
|   | Walden Capital account |   | £        3,368,594  |
|   | **Net Assets Total** |  | **£        3,418,290**  |