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TFC request from CJ

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8 October 2019 at 10:53

To: Georgina Stuliglowa <georginas@pensionpractitioner.com>

Cc: David Nicklin <davidn@pensionpractitioner.com>

Morning!

Their calculations appear to be based on her scheme, just prior to the transfer in in July, being valued at :

Total value - £70,094.86

Crystallised - £32,667.53 (46.605%)

Uncrystallised - £37,427.33 (53.395%)

The transfer in of £9,349.24 bumps this up to :

Total value - £79,444.10

Crystallised - £32,667.53 (41.120%)

Uncrystallised - £46,776.57 (58.880%)

And no further growth to her fund between July and now. If this is the case, then available PCLS is, as they've calculated, $(£46,776.57 / 4 =) £11,694.14$ for a full crystallisation.

But... this is based on, once again, unverified valuations, the July transfer not already being crystallised, and, again, assumes that there has been no growth in her fund whatsoever since the transfer in. Also, the provided statement is a month old, which is starting to stretch the definition of an 'up to date valuation'. So this is correct if we rely entirely on what they have told us. Beyond that? Pass.

Cheers,

Tony

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