1.                Type of scheme - **SSAS**

2.                Confirmation of scheme name - **Goldman Pension SSAS**

3.                The Members and Trustees of the Scheme – **Philip Goldman and Rachel Goldman**

4.                Principal Employer - **Herbie Enterprises Ltd**

5.                Start Date – **27.01.2021**

6.                Current Valuation – and full details of assets within the scheme/any borrowings etc - **£552,630.89**

**Cash at bank: £2,630.89**

**3rd party loan £300,000**

**3rd party loan £250,000**

7.                Transfer Value – as above

8.                Fund Split – **thus far, only Mr P Goldman has any benefits contained within the scheme (resulting from one transfer in, and no contributions have been received), so the scheme is 100% in his favour**

9.                Where benefits have been taken, please provide details of the Lifetime Allowance used **N/A**

10.             Please provide the relevant transfer documentation so that the policy holder may transfer their policy should they wish to do so **N/A**

11.             SIPP Only:

* 1. Details of any known investment restrictions that you apply and if possible a document detailing your range of permitted investments and any relevant affiliations (e.g. fund platforms)
  2. What restrictions, if any, you place on transactions involving property (e.g. panel solicitors only)

12.             Does the client have access to a DFM **– appointment of a DFM is at the discretion of the member trustees. We have not been informed as to the appointment of such a person or entity for this scheme.**

13.             Details of all charges applicable to this policy.  Please include allocation rates, annual management charges, switching fees, administrative charges and any other applicable fee/charges such as paid up charges **£1,350 annual administration fee**

14.             Details of any costs to transfer/transfer penalty **No charges**

15.             Current contribution level and if net/gross and employee/employer **– no contributions made since the scheme’s inception**

16.             Schedule of contributions since inception including any single premiums and transfers and if net/gross and employee/employer **– no contributions made since the scheme’s inception**

17.             Member’s selected retirement age **- 55**

18.             Projections to normal retirement age (if client is currently contributing, please provide on both continuing contribution basis and a paid up status).  If the client is in a Lifestyling Option, please provide projections with and without this

19.             Projections to ages 65, 70, 75 (if client is currently contributing, please provide on both continuing contribution basis and a paid up status).  If the client is in a Lifestyling Option, please provide projections with and without this

20.             Details of commencement lump sum at selected retirement age (for example 25%) – including details of any protected tax free cash **They would be entitled to 25% of their individual fund value as a PCLS after they have reached 55. They do not have any protected tax free cash.**

21.             Are flexi access drawdown and UFPLS available **- yes**

22.             Do you offer Investment Pathways? **– No, and all investment decisions are at the discretion of the member trustees, subject to legislative acceptability**

23.             Details of any guarantees attached to this scheme (for example guaranteed growth rate, guaranteed annuity rate**) – N/A**

24.             Details of any additional features of your policy eg bonuses and non-pension benefits **– N/A**

25.             Details of death benefits including any pension term assurance element – **payment of the deceased member’s fund as a lump sum or drawdown fund to dependents or nominated beneficiaries**

26.             Will the scheme be fully adopting the new death benefit rules? **– N/A**

27.             Details of current death benefit nomination/trust – **nothing in place as yet**

28.             Please supply a blank trust / death benefit form

29.             Details if an enhanced, primary or fixed protection certificate is held **N/A**

30.             Is this scheme subject to any earmarking **No**

31.             Does the client have access to online services **No**