



Emily McAlister <emilym@pensionpractitioner.com>

Re: Janice wood

2 messages

Gavin <gavinm@pensionpractitioner.com>

18 February 2019 at 20:04

To: Steve Wood <stewood19@gmail.com>, Emily McAlister <emilym@pensionpractitioner.com>

Cc: tonym <tonym@pensionpractitioner.com>

Stephen,

Many thanks for your email and I am sorry for the delay getting back to you - I was diagnosed with a bad case of shingles and have been off work on medication trying to stop this condition from spreading and have simply not been able to get to my emails or work - I am now pretty much over the worse of it thankfully.

I had prepared the figures and confirm that we can secure Janice the higher tax free lump sum payment to her.

The amount payable is £268,750, which is a tax saving of £55,000. Hopefully, you would agree that this tax saving has been worth the exercise.

The payment can be made to Janice this week with her pension income of £1500 to commence, this month also. If this is acceptable to you and Janice, would you kindly arrange for to provide me the account details for where the payment should be remitted to.

I enclose the relevant confirmation of crystallisation and I will need her accountant to make an online filing (on the basis that you are happy for this tax free payment to be paid this week).

I will email you separately on your own position.

Kind regards

Gavin

Pension Practitioner

48 Chorley New Road
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On Fri, 15 Feb 2019 at 15:47, <stewood19@gmail.com> wrote:

Hi Gavin.

Tried to call you all week with no joy.

This is not good enough. If I don't get any satisfaction my close of play on Monday 18/02/19 you will leave me with no alternative.

Steve wood

Sent from my iPhone

> On 12 Feb 2019, at 09:09, stewood19@gmail.com wrote:

>

> Morning. Hope all is well with you. Can you please up date me on the position on the workings out of Janice's lump sum please.

> And any further more on my total sum please.

>

> Regards

>

> Steve

>

> Sent from my iPhone

 **BenefitCrystallisationForm (1).pdf**
38K

Gavin <gavinm@pensionpractitioner.com>
To: Steve Wood <stewood19@gmail.com>, Emily McAlister <emilym@pensionpractitioner.com>
Cc: tonym <tonym@pensionpractitioner.com>

18 February 2019 at 20:34

Stephen,

I confirm that your tax free cash lump sum payment based on my calculations amounts to £461,842. There is no restriction on the amount of income payable.

This lump sum represents a tax free increase from the standard lifetime allowance of £204,342.

The lump sum of £461,842 can be paid to you as a cash payment (provided of course there is sufficient money in the trustee account), following Janice's payment.

If you did not wish to draw this sum in full, then it can be paid in a smaller amount and if this is your preferred choice please let me know of the amount you wish to take and I will send across the relevant form for this.

Kind regards

Gavin

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