

THE JOHN GREENING PRACTICE LIMITED

Senior Partner Practice of St. James's Place Wealth Management

First Floor
Whitecroft House
51 Water Lane
Wilmslow
Cheshire SK9 5BQ
Telephone: 01625 900050



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Pension Practitioner
48 Chorley New Road
Bolton
BL1 4AP

25 June 2018

Dear Sir or Madam,

Wood Building Supplies Pension Scheme SSAS
Mr Steve & Mrs Janice Wood

We are acting on behalf of the above clients who are currently exploring their pension options, and I enclose a signed letter of authority. Can you please provide me with the following information about the above policy.

1. The date the policy started and, if before 6 April 2006, the legislation that used to govern it.
2. The current and transfer value of the policy.
3. How many funds are available for the client to invest in and what is the maximum number of funds the client can be invested in at any one time? Does the policy offer funds managed by a range of fund management teams. If so how many fund management teams are available to the client?
4. Confirmation of the funds the plan is currently invested in.
5. Has a fund switch recently taken place? If yes between which funds and on what date?
6. Is this plan invested in a lifestyle strategy? If yes please confirm the number of years prior to retirement for which the lifestyle applies.
7. Whether this is a single contribution or regular contribution plan.
8. If a regular contribution plan, are contributions still being paid? If so, the current level of contributions and the level of automatic increases. If not, when the last contribution was paid and at what level.

DR. JOHN GREENING DipPFS
Director of The John Greening Practice Limited

Email: johngreeningpractice@sjpp.co.uk Website: www.sjpp.co.uk/johngreening

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group.

The Partner Practice represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website at www.sjpp.co.uk/products.

The title 'Partner Practice' is the marketing term used to describe St. James's Place representatives.

The John Greening Practice Limited is registered in England & Wales No. 6306416.
Registered Office: 8 Nursery Avenue Altrincham Hale WA15 0JP.



9. What is the scheme pension input period (PIP) and what are the contributions that have been paid in each of the last three PIPs?
10. The benefits on death before retirement. If relevant please confirm whether the policy provides an additional sum assured, if so at what cost and is this cost included in the clients current contribution to the plan?
11. Whether waiver of contribution benefit is applicable and if so at what cost and is this cost included in the client's current contribution to the plan?
12. If the plan was written under pre 6 April 2006 occupational pension scheme rules, please confirm the retirement tax-free cash entitlement under pre A-day rules in one of the two following ways;
 - a. TFC entitlement at today's date based on pre A Day rules (please specify if the tax free cash was lower than 25% of fund value at 'A' Day)
 - b. TFC entitlement at 5 April 2006 and the fund value of the arrangement on 5 April 2006 if the member left the scheme on or before that date.

If you are confirming that the tax-free cash entitlement is 25% of fund value, please confirm whether or not a calculation was done to check whether the pre 'A' Day entitlement to tax-free cash could be higher than 25% of the fund value at 'A' Day.

If you will need to calculate the tax-free cash entitlement and need any further information, please let me know

13. Does the plan contain a transfer-in from an occupational scheme after 5 April 2006 and if so, was this recorded as a block transfer – ie more than one member of the occupational scheme transferring to your scheme on the same date?
14. If 'Yes', please confirm their tax-free cash entitlement at today's date or at 5 April 2006 if the member left the scheme on or before that date.
15. Does the plan contain a guaranteed annuity rate? If so please provide details.
16. Does the plan have a guaranteed minimum fund or guaranteed minimum annuity? If so please provide details.
17. Does the plan contain a guaranteed minimum pension (GMP) or reference scheme test pension (RST)? If so please provide details
18. The charging structure of the current plan including allocation rate, bid/offer spread, annual management charges (initial & ongoing), monthly/annual policy fee? Are there any loyalty bonuses or any reinvestment of charges? Can you please also confirm if the charging structure is altered if regular contributions cease and if so what charges apply?
19. If the client is currently making regular contributions to the plan is the client able to transfer the fund away but continue to make contributions?




20. Would the transfer of this plan be supported under the Origo Options Pension Transfer Service? If not please forward copies of any Warranty/Discharge forms that would need to be completed if the client decided to transfer their benefits.

Only required for with profit plans

21. If with-profits, the element of terminal bonus included in the transfer value.
22. If a with-profits policy, whether any bonuses are lost if contributions are stopped.
23. If a with-profits plan, is a Market Value Adjuster being applied? If yes, what is the value?

Thank you for your help.

Kind Regards,

 Daniel Walker
Advisor

CLIENT AUTHORITY

The following is a statement from our mutual clients

Provider name – Pension Practitioner
Plan number(s) – wood Building supplies Pension Scheme SSAS

Please tick the box the above plan number(s) refer to:

☐ Investments

☒ Pensions

☐ Mortgage

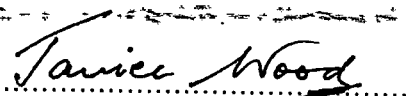
☐ Protection

This letter provides DANIEL WALKER and Natasha Latham of St James's Place Partnership, with full authority to seek any information from you regarding my Life and Pensions policies, Investments and any other financial affairs that they may feel relevant.

As DANIEL WALKER and Natasha Latham of St James's Place are acting on my behalf, I request that you provide any such information required by them without delay.


Thank you in anticipation of your assistance.

Yours sincerely


.....
Client signature

JANICE WOOD
.....
Name (please complete in block capitals)

Date signed: 11.06.2018 Date of birth: 10.3.1956 NI number: Y4862504D.


.....
Client signature

STEVE WOOD
.....
Name (please complete in block capitals)

Date signed: 11.06.2018 Date of birth: 19-06-61 NI number:
WL652562B.

Address:

GWELIR,
LLANGORWEN,
CLARACH,
ABERYSTWYTH
SY23 3DP