

Ms M Lunnon  
Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
LONDON  
NW7 4SD

4 November 2014

Our ref: SIPPS2/M0004087/LSW - Please quote this reference in any reply  
Direct line: 08445 440 783

Dear Ms Lunnon

**SIPP member: John Inglis**  
**SIPP number: M0004087**  
**Scheme Name: Joval Dairy Relief Services Limited Pension Scheme**

I confirm that the cash transfer value of £37,304.08 has been transferred to the bank account as instructed in your letter dated 16 September 2014.

As the policy is fully crystallised, I confirm the following details:

|   |                                    |
|---|------------------------------------|
| Date of Crystallisation                               | 27 August 2009                     |
| Date of Last Pension Review                           | 27 August 2014                     |
| Date next review is due                               | 27 August 2017                     |
| Percentage of LTA used                                | 3.05% gross                        |
| Value of fund crystallised                            | £53,463.92 gross on 27 August 2009 |
| Value at last review date                             | £37,592.76 on 27 August 2014       |
| Gross amount of PCLS paid                             | £13,365.98                         |
| Current Maximum GAD income                            | £2,706.67                          |
| Gross amount of income paid in current reference year | Nil                                |

If you have any queries please contact me on the above direct dial number.

Yours sincerely



**Loretta Williams**  
**SIPP Administration Department**

