



Esther Salmon &lt;esther@retirement.capital&gt;

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## PCS Management Executive Pension Scheme

1 message

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**Robert Lawrence** <robert.Lawrence@rowanmoor.co.uk>  
To: Esther Salmon <esther@retirement.capital>

27 November 2020 at 16:43

Hi Esther

I am currently awaiting for a verifier to confirm that you have been associated on HMRC which will either be later today or early Monday morning.

Mr Heath had previously crystallised £157,982 within the scheme and had £96,417 to be crystallised. He had previously consumed 40.43% of the LTA. He originally crystallised

We completed our valuation of Mr Heath's benefits on a date of 20 October using the following values which Mr Heath has signed to confirm he is happy with:

Metro Bank £19393.78 @ 20/10/2020

Property Chateaux £0

Property Parking space £0

Dolphin (x3) £0

7IM portfolio £235005.75 @ 20/10/2020

I have attached a copy of the information we have had forwarded regarding the Direct Debit for the life assurance that Mr Heath has set up. We haven't been able to get too much information as to why it was set up from the Pension Scheme account and we hadn't provided any authority for it to be setup. Potentially the life cover could be swapped so that the policy is an asset of the scheme and in the name of the trustees. I'm not sure how you want to handle it going forward, but it is a regular monthly Direct Debit of £228.74.

I have also as requested attached a copy of the HMRC registration letter

If you need any further information please let me know.

Kind Regards

Rob

**Robert Lawrence**  
Administrator | Pension Admin

**Rowanmoor**  
Best SSAS Provider 2008 - 2018  
Investment Life & Pensions Moneyfacts Awards

AKG Financial Strength Rating of B (strong)

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[www.rowanmoor.co.uk](http://www.rowanmoor.co.uk) | Fax: 03445 440500  
Rowanmoor House, 46-50 Castle Street, Salisbury, SP1 3TS  
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----- Forwarded message -----

From: Greg Walters <greg@246wm.com>  
To: Julie King <Julie.King@rowanmoor.co.uk>  
Cc: Gary Heath <garyheath@me.com>, SSAS - Rowanmoor <SSAS@rowanmoor.co.uk>  
Bcc:  
Date: Wed, 28 Oct 2020 15:52:25 +0000  
Subject: RE: 1S/0216 PCS Management Executive Pension Scheme

Hi Julie

As requested please find attached information required.

Please confirm safe receipt.

Kind regards



**Greg Walters**  
Director

E: [greg@246wm.com](mailto:greg@246wm.com)  
W: [www.246wm.com](http://www.246wm.com)  
T: 0121 737 8311  
M: 07968 070162  
A: Finance House  
106 Foley Road West  
Sutton Coldfield, B74 3NP

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**From:** Julie King <[Julie.King@rowanmoor.co.uk](mailto:Julie.King@rowanmoor.co.uk)>  
**Sent:** 28 October 2020 09:51  
**To:** Greg Walters <[greg@246wm.com](mailto:greg@246wm.com)>  
**Cc:** Gary Heath <[garyheath@me.com](mailto:garyheath@me.com)>  
**Subject:** FW: 1S/0216 PCS Management Executive Pension Scheme  
**Importance:** High

Dear Greg

I note we have still not received copies of any of the documentation regarding the Legal & General Life Cover application and Direct Debit which as is being paid for from the pension scheme. As this an asset of the scheme we require full details for audit trail purposes.

Thank you for your assistance.

Kind regards

Julie

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**From:** Georgina Maple  
**Sent:** 19 October 2020 16:26  
**To:** [greg@246wm.com](mailto:greg@246wm.com)  
**Subject:** 1S/0216 PCS Management Executive Pension Scheme  
**Importance:** High

Dear Greg

**PCS Management Executive Pension Scheme**

Further to my below email, I note we have not received a copy of the Legal and General Application and Policy documents for the Life Cover and also a copy of the signed Direct Debit agreement. Please could you arrange for this to be sent to us as a matter of urgency.

Thank you for your assistance. Should you have any further queries please contact me.

Kind regards

Georgina

**During the Coronavirus outbreak, we are taking precautions to protect the health of our staff as well as working hard to ensure business as usual is maintained. The Government have advised that those who can work from home should do so, therefore the majority of our staff are working from home. Please be assured that we will continue to respond to all communications as quickly as we can and we ask that where possible communications are by email. Emails should be sent to [ssas@rowanmoor.co.uk](mailto:ssas@rowanmoor.co.uk) . Your continued support is greatly appreciated.**

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**From:** Georgina Maple  
**Sent:** 23 September 2020 12:44 PM  
**To:** [greg@246wm.com](mailto:greg@246wm.com)  
**Subject:** 1S/0216 PCS Management Executive Pension Scheme

Dear Greg

**PCS Management Executive Pension Scheme**

Thank you for your below email confirming what this payment relates to.

In order to update our records, I would be grateful if you could provide us with a copy of the Legal and General Application and Policy documents for the Life Cover and also a copy of the signed Direct Debit agreement.

Thank you for your assistance. Should you have any further queries please contact me.

Kind regards

Georgina

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**From:** Greg Walters <[greg@246wm.com](mailto:greg@246wm.com)>  
**Sent:** 08 September 2020 10:59 AM  
**To:** Georgina Maple <[georgina.maple@rowanmoor.co.uk](mailto:georgina.maple@rowanmoor.co.uk)>  
**Cc:** SSAS - Rowanmoor <[ssas@rowanmoor.co.uk](mailto:ssas@rowanmoor.co.uk)>  
**Subject:** 1S/0216 PCS Management Executive Pension Scheme

12/4/2020

Retirement.Capital Mail - PCS Management Executive Pension Scheme

Good morning

Following a query put to the member of the above names scheme, please find attached letter signed by the member confirming that the monthly payment out to Legal & general each month is for relevant life cover, a Whole of Life policy with L&G.

I trust this addresses the matter.

Kind regards



**Greg Walters**

Director

E: [greg@246wm.com](mailto:greg@246wm.com)

W: [www.246wm.com](http://www.246wm.com)

T: 0121 737 8311

M: 07968 070162

A: Finance House

106 Foley Road West

Sutton Coldfield, B74 3NP

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**Julie King**

Senior Technical Specialist | Client Portfolio (SSAS)

**Rowanmoor**

Best SSAS Provider 2008 - 2018

Investment Life & Pensions Moneyfacts Awards

AKG Financial Strength Rating of B (strong)

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12/4/2020

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### 6 attachments

 **XJC01\_OLPC (3).pdf**  
2337K

 **getCorrespondenceImage (2).pdf**  
5015K

 **getCorrespondenceImage.pdf**  
606K

 **RE: 1S/0216 PCS Management Executive Pension Scheme.eml**  
11002K

 **PCS Asset Schedule.pdf**  
454K

 **HMRC Registration Letter.pdf**  
479K