



Gavin M <gavinm@pensionpractitioner.com>

Benefit Crystallisation Project Framing

6 messages

Gavin <gavinm@pensionpractitioner.com>

26 January 2018 at 13:01

To: Paresh Shah <Paresh.Shah@sjpp.co.uk>

Cc: Emily McAlister <emilym@pensionpractitioner.com>, "russell@projectframing.com" <russell@projectframing.com>

Hi Paresh,

Can you kindly provide me with a copy of the end of year tax certificate for SJP policies held by the scheme, together with a current market valuation of the policies.

If you do not have these tax certificates available an interim value of the SJP policies will suffice.

I will then be able to complete the payment of lump sum benefits for Russell.

Many thanks

Gavin

Pension Practitioner

48 Chorley New Road
Bolton
BL1 4AP

T: 0800 634 4862

F: 020 8906 6611

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Registered Number: 00159

Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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Paresh Shah <Paresh.Shah@sjpp.co.uk>

30 January 2018 at 18:02

To: Gavin <gavinm@pensionpractitioner.com>

Cc: Emily McAlister <emilym@pensionpractitioner.com>, "russell@projectframing.com" <russell@projectframing.com>

Hello Gavin

I have detailed the information you have requested below. If you need any further clarification please do let me know. My main concern is the outstanding loan approximately £43,000.

Old Mutual Trustee Pension Value £22140

Countrywide £29243

NPI/Phoenix – Russell £46048

Lindy -17474.68

All pension in Russells Name except NPI £17474.68.

Bank Balance Account 11622218 £64830.10

Bank Balance Account 01463285 £672.74

Loan of £50,000 made on 31/03/2017

Repayments made £7,000

Kind Regards

Paresh Shah

City Financial Consultants Ltd

Partner Practice of St James's Place Wealth Management

93 Link Lane

Wallington

Surrey SM6 9DY

Tel: 0208 777 9292

Mobile 07958 213 075

Fax 0208 777 3388

Paresh.shah@sjpp.co.uk

www.cityfinancialconsultants.co.uk

View my profile on 

City Financial Consultants Ltd registered in England number 8170806. Registered Office [93 Link Lane, Wallington Surrey SM6 9DY](#)

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If you wish to view the St. James's Place Partnership email disclaimer, please access the link below

<https://www.sjp.co.uk/site-services/site-disclaimer/sjpp-email-disclaimer>

Gavin <gavinm@pensionpractitioner.com>

30 January 2018 at 18:51

To: Paresh Shah <Paresh.Shah@sjpp.co.uk>

Cc: Emily McAlister <emilym@pensionpractitioner.com>, "russell@projectframing.com" <russell@projectframing.com>

Thanks Paresh for the response.

The pension scheme loan for tax free cash purposes does remain an asset of the scheme, plus the company obtains tax relief on the interest payments. The loan will be included within the lump sum calculation.

I will complete the pension scheme returns now and confirm the lump sum payment on 1st.

Russell, can you provide me with your bank details on where you wish the tax lump sum to be paid.

Kind regards

Gavin

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Russell Bremner <russell@projectframing.com>

31 January 2018 at 10:25

To: Gavin <gavinm@pensionpractitioner.com>, Paresh Shah <Paresh.Shah@sjpp.co.uk>

Cc: Emily McAlister <emilym@pensionpractitioner.com>

Hi Gavin,

If it's okay I will put some of the money in my current account and the rest in my joint deposit account (both accounts are with the Royal Bank of Scotland). When you confirm the amount of the tax free sum tomorrow I will email exact bank details along with the breakdown of how much I put into each account.

I am assuming my account Jan will transfer the money from the funds deposit account so I will get her to email the details.

Regards

Russell Bremner

Managing Director

T: 020 8747 3111 ext *223

M: 07966 690622



www.projectframing.com

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Gavin <gavinm@pensionpractitioner.com>

31 January 2018 at 12:04

To: Russell Bremner <russell@projectframing.com>

Cc: Paresh Shah <Paresh.Shah@sjpp.co.uk>, Emily McAlister <emilym@pensionpractitioner.com>

Hi Russell,
Sure no probs at all
KR
Gavin

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Gavin <gavinm@pensionpractitioner.com>

To: Paresh Shah <Paresh.Shah@sjpp.co.uk>

Cc: Emily McAlister <emilym@pensionpractitioner.com>

29 January 2019 at 21:38

Hi Paresh,

I hope that you are keeping well.

We have received the bank statements from Jan at Russell's office, which I am working through tonight and tomorrow. I will make some adjustments in respect of the loan account. In respect of the funds with NPI, Old Mutual and Countrywide can you let me have a valuation of these policies as at 5 April.

Please advise if any new contributions we made to the investment holdings you manage.

Many thanks

Gavin

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