



Emily McAlister <emily@retirement.capital>

RE: phone call

11 messages

Russell Bremner <russell@projectframing.com>

2 June 2021 at 16:34

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>, Gavin <gavinm@pensionpractitioner.com>

Hi Paresh,

Can you confirm if you have received a discharge and transfer form from Countrywide?

Warm Regards

Russell Bremner

Managing Director

Ext: 549**Direct Dial: 020 80763549****Mobile: 07966690622**

From: Gavin <gavinm@pensionpractitioner.com>**Sent:** 27 May 2021 14:06**To:** Paresh Shah <Paresh.Shah@sjpp.co.uk>**Cc:** Russell Bremner <russell@projectframing.com>; Emily McAlister <emilym@pensionpractitioner.com>**Subject:** Re: phone call

Paresh,

We don't have authority on this contract as we were not involved with it at the time. The forms are not on their website.

Can you please contact Countrywide and obtain a discharge and transfer form for the particular policy and email this to me when you receive it. I will pre-complete it and Russell will need to sign and post the hard copy back to Countrywide when it comes through. Hopefully they can simply email it to you.

Many thanks

Gavin

Pension Practitioner

T: 0800 634 4862

F: 020 8906 6611

Administration Centre: Venture Wales, Pentrebach. Merthyr Tydfil. CF48 4DR

Pension Practitioner is a tradestyle of The Practitioners Partnership LP

Registered Number: 00159

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

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On Thu, 27 May 2021 at 13:17, Paresh Shah <Paresh.Shah@sjpp.co.uk> wrote:

Hello

I don't have any policy documents for these plans. This was set up by Save and Prosper, which then changed to JPMorgan and now transferred to Countrywide. We didn't change anything except some fund within the portfolio

Kind Regards

Paresh Shah

City Financial Consultants Ltd

Tel: 0208 777 9292

Mobile 07958 213 075

www.cityfinancialconsultants.co.uk



View my profile on [LinkedIn](#)

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

From: Russell Bremner <russell@projectframing.com>
Sent: 27 May 2021 12:08
To: Gavin <gavinm@pensionpractitioner.com>; Emily McAlister <emilym@pensionpractitioner.com>
Cc: Paresh Shah <Paresh.Shah@sjpp.co.uk>
Subject: RE: phone call

Hi Gavin,

I have had a look this morning and cant find the policy document for this. Paresh might be able to throw some light on where this might be. Originally this was a policy with Save & Prosper, which Paresh moved another party and then Countrywide. I tried calling Paresh but no answer so maybe he could respond to this email.

I need to get this moving so what's the best option?

Warm Regards

Russell Bremner

Managing Director

Ext: 549

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Mobile: 07966690622



From: Gavin <gavinm@pensionpractitioner.com>
Sent: 26 May 2021 19:25
To: Russell Bremner <russell@projectframing.com>; Emily McAlister <emilym@pensionpractitioner.com>
Subject: Re: phone call

Hi Russell,

Many thanks for your note - yes I did manage to get a response from Paresh and you can take a further tax free amount but we will need to transfer the countrywide policy to your SSAS account with HSBC to do this. Do you have the policy document for this investment on your files, as it will speed up the process if you do.

Many thanks

Gavin

Pension Practitioner

T: 0800 634 4862
F: 020 8906 6611

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On Wed, 26 May 2021 at 15:57, Russell Bremner <russell@projectframing.com> wrote:

Hi Gavin,

I hope you are well.

Have you been able to go through everything and work out what I can take as another tax free sum?

Warm Regards

Russell Bremner

Managing Director

Ext: 549

Direct Dial: 020 80763549

Mobile: 07966690622



From: Gavin <gavinm@pensionpractitioner.com>
Sent: 14 May 2021 14:43
To: Russell Bremner <russell@projectframing.com>
Subject: Re: phone call

Hi Russell, sorry about earlier - I had to rush my cat to the vet as it decided to swallow some clingfilm this morning! Are you free for the rest of the afternoon?

Many tks

Gavin

Pension Practitioner

T: 0800 634 4862
F: 020 8906 6611

Administration Centre: Venture Wales, Pentrebach. Merthyr Tydfil. CF48 4DR
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On Fri, 14 May 2021 at 12:08, Russell Bremner <russell@projectframing.com> wrote:

Hi Gavin,

I now need to go in to a zoom meeting at 11.30am so shall we re-schedule our phone call for later today.

Please let me know what time would work best for you after 1pm.

I would really like to get this resolved so if can please let me know

Warmest Regards

Russell Bremner

Managing Director

Tel: 020 8747 3111 ext *223

Mobile: 07966690622



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>

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

2 June 2021 at 16:38

To: Russell Bremner <russell@projectframing.com>

Cc: Emily McAlister <emilym@pensionpractitioner.com>, Gavin <gavinm@pensionpractitioner.com>

Hello

I have not received anything. You should get a copy of these.

Kind Regards

Paresh Shah

City Financial Consultants Ltd

Tel: 0208 777 9292

Mobile 07958 213 075

www.cityfinancialconsultants.co.uk



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

From: Russell Bremner <russell@projectframing.com>

Sent: 02 June 2021 15:35

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>; Gavin <gavinm@pensionpractitioner.com>

Subject: RE: phone call

Hi Paresh,

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[Quoted text hidden]

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www.cityfinancialconsultants.co.uk [cityfinancialconsultants.co.uk]



View my profile on **LinkedIn**

[\[linkedin.com\]](https://www.linkedin.com)

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Russell Bremner <russell@projectframing.com>

8 June 2021 at 19:25

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>, Gavin <gavinm@pensionpractitioner.com>

Hi Paresh,

I have still not received anything from Countrywide could you please chase them.

Kind regards

Russell

On 2 Jun 2021, at 15:34, Russell Bremner <russell@projectframing.com> wrote:

Hi Paresh,

Can you confirm if you have received a discharge and transfer form from Countrywide?

Warm Regards

Russell Bremner

Managing Director

Ext: 549

Direct Dial: 020 80763549

Mobile: 07966690622

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

From: Russell Bremner <russell@projectframing.com>

Sent: 27 May 2021 12:08

To: Gavin <gavinm@pensionpractitioner.com>; Emily McAlister <emilym@pensionpractitioner.com>

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

Subject: RE: phone call

Hi Gavin,

I have had a look this morning and cant find the policy document for this. Paresh might be able to throw some light on where this might be. Originally this was a policy with Save & Prosper, which Paresh moved another party and then Countrywide. I tried calling Paresh but no answer so maybe he could respond to this email.

I need to get this moving so what's the best option?

Warm Regards

Russell Bremner

Managing Director

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3 attachments**image001.jpg**
100K**image002.jpg**
5K**image003.png**
2K

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

9 June 2021 at 10:30

To: Russell Bremner <russell@projectframing.com>

Cc: Emily McAlister <emilym@pensionpractitioner.com>, Gavin <gavinm@pensionpractitioner.com>

Russell

I have called them. Sometimes if the client calls it has a better result.

Kind Regards

Paresh Shah

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Mobile 07958 213 075

www.cityfinancialconsultants.co.uk



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

From: Russell Bremner <russell@projectframing.com>

Sent: 08 June 2021 18:25

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>; Gavin <gavinm@pensionpractitioner.com>

Subject: Re: phone call

Hi Paresh,

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www.cityfinancialconsultants.co.uk [cityfinancialconsultants.co.uk]

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[[linkedin.com](https://www.linkedin.com)]

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Russell Bremner <russell@projectframing.com>

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>, Gavin <gavinm@pensionpractitioner.com>

14 June 2021 at 14:31

Hi Paresh,

I called them today as it still hasn't arrived! A very nice lady said it's still being printed but will chase!

Warm Regards

Russell Bremner

Managing Director

Ext: 549

Direct Dial: 020 80763549

Mobile: 07966690622



[Quoted text hidden]

Russell Bremner <russell@projectframing.com>

16 June 2021 at 10:48

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

Cc: Emily McAlister <emilym@pensionpractitioner.com>

Morning Gavin,

I now have the forms from Countrywide. Later I will email you everything for you to complete.

Warm Regards

Russell Bremner

Managing Director

Ext: 549

Direct Dial: 020 80763549

Mobile: 07966690622



From: Gavin <gavinm@pensionpractitioner.com>

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From: Russell Bremner <russell@projectframing.com>

Sent: 27 May 2021 12:08

To: Gavin <gavinm@pensionpractitioner.com>; Emily McAlister <emilym@pensionpractitioner.com>

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

Subject: RE: phone call

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I need to get this moving so what's the best option?

Warm Regards

Russell Bremner

Managing Director

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Mobile: 07966690622



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Emily McAlister <emily@retirement.capital>

16 June 2021 at 12:01

To: Russell Bremner <russell@projectframing.com>

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

Hi Russell,

Thank you for the update, glad to hear you now have the forms.

Kind regards

Emily

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Retirement .Capital



Web: <https://retirement.capital>
Phone: 0330 311 0088
Email: emily@retirement.capital

Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfyl Industrial Business Park
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CF48 4DR

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Russell Bremner <russell@projectframing.com>
To: Gavin <gavinm@pensionpractitioner.com>
Cc: Emily McAlister <emilym@pensionpractitioner.com>

16 June 2021 at 16:43

Hi Gavin,

Attached are the scanned documents from Countywide I received.

I appreciate you are busy but can we please expedite this as quickly as possible.

[Quoted text hidden]

 **Country Wide.pdf**
4600K

Emily McAlister <emily@retirement.capital>
To: Russell Bremner <russell@projectframing.com>
Cc: Gavin <gavinm@pensionpractitioner.com>, Emily McAlister <emilym@pensionpractitioner.com>

16 June 2021 at 16:53

Thank you Russell.

Let us get back to you asap on these.

Kind regards
Emily

[Quoted text hidden]
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Russell Bremner <russell@projectframing.com>

27 July 2021 at 15:36

To: Gavin <gavinm@pensionpractitioner.com>
Cc: Emily McAlister <emilym@pensionpractitioner.com>

Hi Gavin,

I hope you are well.

So I have now received the encashment from the Countrywide policies in to the SASS bank account.

A quick overview the SASS now stands at

Details as follows

SSAS Current Account Balance as of 22.7.21 = £130,374.97.

£129,876.33 from Countrywide went into the account on 22.7.21

SSAS Deposit Account Balance as of 22.7.21 = £127,543.00

£60,479.11 from Phoenix Life went into account on 6.1.2021

£20,331.18 from Phoenix Life went into account on 6.1.2021

Total from Phoenix as above = £80,810.29.

Total for Current & Deposit Account total = £257,917.97

The only investment now left is OLD Mutual value £25,700.00

Can we now work out what tax free sum can be taken. As I understood it as Lindy is the other beneficiary in the fund we are entitled to a further 25% tax free lump sum.

[Quoted text hidden]

Emily McAlister <emily@retirement.capital>
To: Tony McCartney <tonym@retirement.capital>
Cc: gavin mccloskey <gavinm@retirement.capital>

3 August 2021 at 16:24

Hi Tony,

I am not sure Gavin has had a chance to look at this as yet. I am off on holiday after today, back on Friday 13th.

If you speak to Gavin, maybe you could run it by him as Russell has been waiting a while now and I know he would like to arrange to take PCLS asap.

Thank you

Emily

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