

Pension Practitioner
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Bolton
BL1 4AP

Coutts & Co
Wellington Gate
7/9 Church Road
Tunbridge Wells
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Your contact is:
Stephen Ashley
Direct line +44 (0)1892 701086
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Email Stephen.ashley@coutts.com

17 April 2018

Dear Esther

Re: R.T. Quaife Engineering Ltd SSAS

I am currently advising the above client and I would be grateful if you could provide me with the information detailed below. A signed letter of authority is enclosed, authorising you to release this information to me.

Information required

- Type of Scheme/Policy (e.g. Executive Pension Plan/Stakeholder/Personal Pension/ SIPP/SSAS/ S32/ RAC/CIMP) and where appropriate full name of scheme
- What is the current fund value?
- What is the transfer value? Do early exit charges apply, if so, when do they cease and are they related to the selected retirement date?
- If the difference between the fund value and surrender value is not due to exit charges, please confirm the amounts and what they relate to
- What is the client's selected retirement age?
- If a Pension Wrapper product what are the fees (if so please include when calculating TER)
- Please detail any additional ongoing commission to existing adviser?
- Please provide a complete contribution history and confirm if regular contributions are currently being made
- If any contributions were made prior to 6th April 2006, please confirm the fund value at 5th April 2006?
- Based on earnings and service up to 5th April 2006 (or increased by inflation up to this date, if they had left service before this date) what was the client's maximum tax free cash entitlement?
- Did this exceed 25% of the fund value as at the same date and what is it?
- If a personal pension/stakeholder arrangement is there any TFC entitlement in excess of 25% of the fund value as at 5th April 2006 due to a block transfer / wind up from a company arrangement and what is it?
- Please confirm if primary/enhanced/tax free cash or fixed protection has been registered against the policy? If so please provide full details

- Details of the death benefits applicable
- Does the policy include any guaranteed annuity rates? If yes, please provide a table of rates and confirm what terms / restrictions apply to these guaranteed rates.
- If the policy offers GARs, please confirm on what basis they are offered?
- What fund(s) is the policy/scheme currently invested in.
- Please provide the following information in connection with these funds:-
 - i. Exact fund names
 - ii. Fund % or monetary splits
 - iii. AMC's on each fund and the new SRRI rating if possible.
 - iv. Any large fund discounts that would apply to these funds.
 - v. Performance statistics on each of these funds over a 1, 3 & 5 year period, IMA fund sector performance and the fund volatility over the same time measures.
 - vi. The TER of each fund.
- Please provide a full list of funds that the client can use within this policy/scheme.
- Is there a registered protected retirement age on the policy/scheme, if so, please give full details.
- Is Waiver of Premium / Waiver of Contribution included within the pension. If so, what is the end date and what are the details of the benefit?
- Will the pension/scheme allow?
 - i. Drawdown (Flexible or capped)
 - ii. Use of a discretionary fund manager

Please provide the following illustrations and if possible please provide all illustrations on a standard 2%, 5% & 8% basis. If this is not possible please state the fund specific growth rates used. Reductions in yield (RIYs) required on each illustration.

- Transfer value of policy/scheme (taking into account all charges/bonuses) to member normal retirement date.
- Transfer value of policy/scheme (taking into account all charges/bonuses) to age 60

If this is a Company Pension Scheme, please provide the following information:-

- Membership of scheme (from and to)
- Employment (from and to)
- What is the normal retirement date on the scheme?
- Specific details regarding fund charges
- What assets, other than mutual funds, are held in the scheme, please detail these.
- Does the scheme have any borrowings? If so, please detail fully.
- What income options are available on retirement? If a Scheme Pension is available, please confirm how this is calculated.
- Are any members of the scheme in receipt of a pension already?
- If so, please provide details
- Level of GMP protection available – applicable to S32 / S32a contracts – it may be far too good to even consider transfer.
- Are there any other benefits linked to the pension, such as PHI etc



I look forward to hearing from you in the near future.

Yours faithfully

Stephen Ashley FCII MSCI
Director, Specialist Advice

COUTTS & CO
Wellington Gate,
Church Road,
Tunbridge Wells,
Kent.

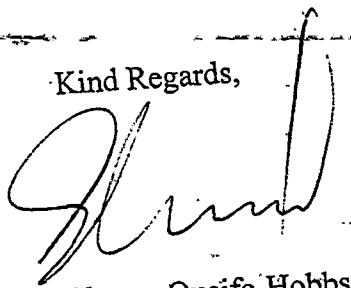
5 March, 2018

R.T. QUAIFE ENGINEERING LTD SSAS

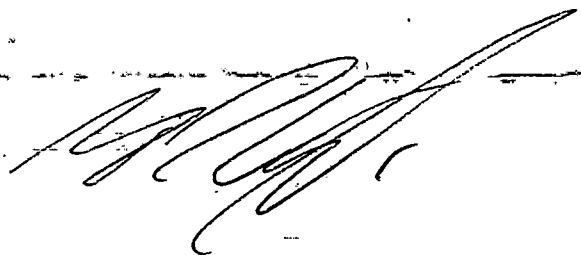
Please accept this authority to provide Messrs Coutts & Co with any information
Requested in respect of the above pension.

This authority is not limited by time.

Kind Regards,



Sharon Quaife-Hobbs



Michael Quaife

Coutts & Co
Tunbridge Wells Office
Wellington Gate
719 Church Road
Tunbridge Wells
Kent TN11 1HT
Sort Code 18 00 02

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