



Emily McAlister <emily@retirement.capital>

Closing Statements

4 messages

gavin mccloskey <gavinm@retirement.capital>

24 June 2024 at 22:38

To: Rob Boyd <rob26boyd@gmail.com>, Darren Lloyd <D.Lloyd@united-uk.com>

Cc: Emily McAlister <emily@retirement.capital>, Shiva Prakash <shiva@retirement.capital>, Saja Bose <saja@retirement.capital>

Please find enclosed the closing statements for the pension scheme.

You will note that the closing cash balance amounts to £385,791.
The split of cash funds as at 1/11/23 is £223,890 for Darren and £179,365 in respect of Rob.

Since this date, 7 payments to St. James's Place amounting to £14,000 in respect of Darren were paid. The rest of the transactions in the scheme relate to property and scheme expense related items, with some bank interest which I have split equally, the total of which is -£3464 (rounded), which I have attached.

On this basis, the cash value of Darren's cash account, allowing for the SJP Payments and net adjustment at the closing date is £208,158.
The cash value of Rob's cash account is £177,633.
This approach I believe is fair and reasonable to both parties, with rounding to the nearest pound.

If you do not have any objections to this, Emily will liaise with Rob for the transfer of cash to Darren's SSAS.

Other Items

The Declaration of Trust, in which Darren's St. James's Place policy has been assigned to his new scheme, has been updated. We have notified St. James's Place to amend the direct debit instruction.

Property Split

Regarding the property title, I attach a copy of the Land Registry reports. Additionally, as the sundry expenses will be met from Rob's account, I have prepared a Declaration of Trust which formally records the 50% split of interest between the two pension schemes. The Land Registry will be notified and once the update has been made, a further notification will be sent to the Land Registry in respect of the change of scheme name. I will email you both separately on this, in respect of your two schemes to avoid confusion.

Going Forward:

As rent with property costs will continue to be debited from Rob's scheme, we will arrange for a quarterly invoice to be raised to pay over the rent due, net of expenses from today. You will both be able to see these activities in your pension app.

I have separately copied in Saja to issue you both with your scheme account activation codes, so you can see all the relevant information and valuation data. This now concludes my work on the transfer and I am grateful to you both for your assistance and patience.

Regards

Gavin

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Web: <https://retirement.capital>

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Email: gavinm@retirement.capital



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3 attachments

2024-06-24_summary_of_title_GR277826_GOV.UK (1).pdf
190K

13441707.44906481.GBP (1).pdf
42K

Boyd & Lloyd (2).pdf
53K

Rob Boyd <rob26boyd@gmail.com>

24 June 2024 at 23:21

To: gavin mccloskey <gavinm@retirement.capital>

Cc: Darren Lloyd <D.Lloyd@united-uk.com>, Emily McAlister <emily@retirement.capital>, Shiva Prakash <shiva@retirement.capital>, Saja Bose <saja@retirement.capital>

Is the building Unit 5 valued at £300k as per the TR 1 form ?
Rob Boyd
07768238452

On 24 Jun 2024, at 21:39, gavin mccloskey <gavinm@retirement.capital> wrote:

[Quoted text hidden]

<2024-06-24_summary_of_title_GR277826_GOV.UK (1).pdf>
<13441707.44906481.GBP (1).pdf>
<Boyd & Lloyd (2).pdf>

Darren Lloyd <D.Lloyd@united-uk.com>

25 June 2024 at 08:20

To: gavin mccloskey <gavinm@retirement.capital>, Rob Boyd <rob26boyd@gmail.com>

Cc: Emily McAlister <emily@retirement.capital>, Shiva Prakash <shiva@retirement.capital>, Saja Bose <saja@retirement.capital>

Thanks Gavin

Now that were at this very final stage, I do think we should meet and talk through all aspects.

Im now fully committed today can we TEAMS tomorrow PM?

Regards

Darren

Darren Lloyd
CEO

m: 07803022875
t: 0117 916 5600
w: united-uk.com



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Registered in England. Number OC335195.

From: gavin mccloskey <gavinm@retirement.capital>

Sent: Monday, June 24, 2024 9:39 PM

To: Rob Boyd <rob26boyd@gmail.com>; Darren Lloyd <D.Lloyd@united-uk.com>

Cc: Emily McAlister <emily@retirement.capital>; Shiva Prakash <shiva@retirement.capital>; Saja Bose <saja@retirement.capital>

Subject: Closing Statements

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Rob Boyd <rob26boyd@gmail.com>
To: Darren Lloyd <D.Lloyd@united-uk.com>

25 June 2024 at 09:25

Cc: gavin mccliskey <gavinm@retirement.capital>, Emily McAlister <emily@retirement.capital>, Shiva Prakash <shiva@retirement.capital>, Saja Bose <saja@retirement.capital>

I can do tomorrow after 2pm
Rob Boyd
07768238452

On 25 Jun 2024, at 07:20, Darren Lloyd <D.Lloyd@united-uk.com> wrote:

Thanks Gavin

Now that were at this very final stage, I do think we should meet and talk through all aspects.

Im now fully committed today can we TEAMS tomorrow PM?

Regards

Darren

Darren Lloyd
CEO

m: 07803022875
t: 0117 916 5600
w: united-uk.com

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<image736087.png> <image375813.png>

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