



Stacy Lunnon <stacyl@retirement.capital>

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## URGENT Re: SavEnt Ltd Executive Pension Scheme

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**Sue Savage** <savage.sue@icloud.com>

18 March 2021 at 13:25

To: Stacy Lunnon <stacyl@retirement.capital>

Hi Stacey,

Rowanmoor are an absolute shambles and why I moved away from them! We might need to get 'shirty' with them again, like we did when they took so long with transferring the Metro funds - happy to get involved if you want me to contact them too ...

Please find attached the signed forms - I'm surprised Dawn didn't mention my intention to 'retire' / draw my tax free cash at age 55, when she was dealing with the transfer to you from Rowanmoor ...?

Many thanks,  
Sue

- Bank Account for funds (Nationwide): 07-16-60 / 56195897 - Susan Savage

**Benefit Crystallisation Event  
Member Questionnaire**

Scheme Name: SavEnt Limited Executive Pension Scheme  
Member Name: Mrs Susan Savage  
Date of Birth: 14/03/1966  
NI Number: NH909380D

Please accept this as my written request to take benefits from the above scheme and confirmation of information in respect of this Benefit Crystallisation Event:

**Required Benefits**

I wish to vest sufficient funds to provide a Tax Free Cash amount of £22,000  
This will crystallise £88,000 of my SSAS pension.

Will this be your first Benefit Crystallisation Event occurring on or after 06 April 2006 (under any Registered Pension Scheme)?

Yes  
No

If 'No', what was the date of your first Benefit Crystallisation Event occurring on or after 06 April 2006

Date:

What is the percentage of the SLA used up under those earlier Benefit Crystallisation Events that occurred under any other Registered Pension Scheme you are (or were) a member of, as recorded on your latest scheme statement(s). Copy statement(s) **MUST** be attached.

Name of Registered Pension Scheme:  
% SLA

Member Signed:

Date:

18/03/2021

**Lifetime Allowance Certificate**

Scheme Name: SavEnt Limited Executive Pension Scheme  
Member Name: Mrs Susan Savage

Does any of the following protections apply? No

Enhanced Protection  
Primary Protection  
Fixed Protection 2012  
Fixed Protection 2014  
Individual Protection 2014  
Fixed Protection 2016  
Individual Protection 2016

Rate of lifetime allowance at the time of BCE:  
£1,073,100

Percentage of lifetime allowance remaining before this BCE:  
100%


Percentage of lifetime allowance under this BCE:  
8.20%

Percentage of lifetime allowance after this BCE:  
91.80%

Date of BCE:  
18/03/2021

Amount of BCE used:  
£88,000 – 27.07% Based on a Scheme Value of £325,000 (Cost price on investments)

Signed:  
For Scheme Administrator / Practitioner *Stacy Lunnon*

Member Signed: 

Date: 18/03/2021

On 18 Mar 2021, at 11:57, Stacy Lunnon <[stacyl@retirement.capital](mailto:stacyl@retirement.capital)> wrote:

Hi Sue,

I am looking into your investments and trying to find out the current status. Please bear with me on that.

Rowanmoor have been very dismissive, I am chasing the two issues, 1. the invoice that they have raised, and 2. the payment into the Metro Bank account instead of into the new pension scheme account.

We have drafted a Benefit Crystallisation Event form and a Lifetime Allowance Certificate for you so that you can draw the tax free cash. Can you please sign both pages and email them back to me. Please provide me with your personal bank account details, i.e. name on account, sort code and account number and we will make the payment to you as soon as we receive the signed forms.

Kind Regards,