



Account Statement

Printed On: 27/04/2016 15:50

Search Criteria:

Account Number: 83742490      Statement Date: Last 30 days

Search Result

|                |  |                 |                 |           |                  |                       |                |
|----------------|--|-----------------|-----------------|-----------|------------------|-----------------------|----------------|
| Account Number | 83742490   | Account Name    | STEPHEN W P DPS | Currency  | GBP              | Account Type / Status | Deposit / OPEN |
| IBAN           | GB84BARC20574483742490                           | Bank Identifier | 205744          | Bank Name | BARCLAYS BANK PL |                       |                |
| Address        | Leicester, Leicestershire, UNITED KIN , LE87,2BB |                 |                 |           |                  |                       |                |

Opening Ledger  
8,392.17 As At: 29/03/2016

Total Payment Amount/Payment Count  
N/A/0

Total Receipt Amount/Receipt Count  
30,000.00/1

Transaction Count  
1

Latest / Closing Ledger  
38,392.17 As At: 27/04/2016

| Entry Date              | Transaction Details   | Transaction Type | Payment Amount | Receipt Amount | Ledger Balance |
|-------------------------|---|------------------|----------------|----------------|----------------|
| Balance Brought Forward |   |                  |                |                |                |
| 13/04/2016              | D112P1100001NSIB IB 021442807840C<br>BGCFrom: 60-89-07 10000860 | Bank Giro Credit |                | 30,000.00      | 8,392.17       |
| Balance Carried Forward |   |                  |                |                |                |
|                         |   |                  |                |                | 38,392.17      |

You may have to adjust to a larger paper size and/or use a landscape paper orientation to have all the data found in summary grids appear on the printed paper

GROSS INCOME  
(INC. PAYE) £35,000

REMAINING  
BALANCE.

£3,392.17.

27/4/16.

## Member details

|                        |   |        |                        |
|------------------------|---|--------|------------------------|
| Scheme Name            | STEPHEN WARD PHOTOGRAPHY DIRECTORS PENSION SCHEME |        |                        |
| Member Name            | STEPHEN WARD                                      |        |                        |
| Date of Birth          | 13.09.1949  |        |                        |
| Home Address           | THE RED HOUSE, WATER LANE                         |        |                        |
|                        | HOLLINGWORTH, CHESHIRE SK14 8 HT                  |        |                        |
| Tel No.                | 01457 763222 home                                 | Email  | S.Ward99@hotmail.co.uk |
| Current HMRC Tax Code* | <del>153L</del> 153L                              | MOBILE | 07887876163            |

\*This is required in all instances where a pension payment is required.

## Options

|   |                |   |  |
|---|----------------|---|--|
| Additional Capped Drawdown                    | Full / Partial | Where you opt for partial please confirm the amount in £ or as a % of your fund |  |
| Conversion of Capped Drawdown to Flexi-Access |                | Please confirm the gross income required  |  |
| Flexi-access                                  | Full / Partial | Where you opt for partial please confirm the amount in £ or as a % of your fund |  |
| Uncrystallised Funds Pension Lump Sum         | Full / Partial | Where you opt for partial please confirm the amount in £ or as a % of your fund |  |
| Annuity (Open Market Option)                  | Full / Partial | Where you opt for partial please confirm the amount in £ or as a % of your fund |  |

### Capped Drawdown

No new members can enter capped drawdown from 6th April 2015. This option is only open to those who are already in capped drawdown within the scheme. A maximum of 25% PCLS can be taken and the maximum income will be calculated using relevant GAD limits. Income is taxed at your marginal rate through PAYE. If you would like to convert your Capped Drawdown fund to Flexi-Access then please indicate this above.

### Flexi-access

There is no upper income limit under Flexi-access. A maximum of 25% PCLS can be taken (unless there is protection in place) and the remainder is taxed at your marginal rate through PAYE.

### Uncrystallised Funds Pension Lump Sum (UFPLS)

25% of the payment will be made tax free with the remainder being taxed at your marginal rate through PAYE. This is not a PCLS payment. An UFPLS cannot be taken if you have; Enhanced or Primary Protection and Lump Sum Protection, a Lifetime Allowance Enhancement Factor and the 'available portion' of the Lump Sum allowance is less than 25% of the proposed lump sum, or if you have a disqualifying pension credit.

### Annuity (Open Market Option)

A 25% lump sum is payable with the residual funds to be transferred out to the annuity provider of your choice.

## Protection

This section only applies where you have registered with HM Revenue & Customs for protection, or have a protected pension age (for example you are able to commence benefits before age 55).

Have you registered for any type of protection?

☒ Yes / ☐ No

If yes please provide a copy of your certificate

Do you have a protected pension age?

☒ Yes / ☐ No

If yes, please confirm the protected pension age:

## Lifetime Allowance

If you have registered for transitional of fixed protection and have crystallised benefits with another provider, please complete the information below. We will also require a copy of your protection certificate.

Date benefits crystallised

Value at crystallisation

|     |  |
|-----|--|
| N/A |  |
|     |  |
|     |  |

If you have already used your full lifetime allowance and want to take further benefits tax charges will apply. Please confirm if:

A. The value of your benefits above the lifetime allowance should be paid as a lump sum, subject to 55% tax ☐

OR

B. Retained in your SSAS, designated to drawdown and subject to a 25% tax charge ☐

OR

C. Not Applicable ☐

## Income Payments

Please confirm the amount of income you require (one only), the frequency of payments and whether this is payable in advance or arrears.

|             |   |                                    |   |
|-------------|---|------------------------------------|---|
| Amount:-    | Nil <input type="checkbox"/>                | Maximum <input type="checkbox"/>   | Specified Amount (£) <input type="text" value="TBC"/> |
| Frequency:- | Monthly <input type="checkbox"/>            | Quarterly <input type="checkbox"/> | Annually <input checked="" type="checkbox"/>          |
| Timing:-    | Advance <input checked="" type="checkbox"/> | Arrears <input type="checkbox"/>   |   |

## Payment Details

In order for your benefits to be paid, please provide your bank details below:

|                 |   |            |              |
|-----------------|---|------------|--------------|
| Bank Name:      | NAT WEST BANK                                     |            |              |
| Bank Address:   | GLOSSOP BRANCH, NORFOLK SQUARE, GLOSSOP, SK13 8BR |            |              |
| Account Name:   | MR & MRS S. LARD.                                 |            |              |
| Account Number: | 12417025  | Sort Code: | 01 - 03 - 38 |

|  |  |   |                             |
|--|--|---|-----------------------------|
| Employer's Name<br>Stephen Ward Photography DPS                              | Tax Year<br>2016   | Accounts Office Ref<br>475PC00177711                          | PAYE Ref<br>475/GA56601     |
| Employee's Full Name<br>Mr Stephen Ward                                      | Employee's Address<br>The Red House Water Lane Hollingworth SK14 8HT | National Insurance Number<br>YL900771B                        |                             |
| Payment Date<br>26/04/2016   | Payment Tax Period<br>12   | Payment NI Period<br>12                                       | Payment Pay Frequency<br>MA |
| Payment Pay For Tax<br>23,800.00   | Payment Pay For NICs<br>-  | Payment SSP<br>-  | Payment Shpp<br>-           |
| Benefits Taxed via Payro Benefits Subject to Cla: Pension Contributions Paid |  | Pension Contributions Not Pai: Gross Pay For Tax<br>23,800.00 | Gross Pay For NICs<br>-     |
| Total Tax Deducted<br>4,406.00   | Employee NICs<br>-   | Student Loan<br>-   |                             |
| Gross Pay YTD<br>23,800.00   | Total Tax Deducted YTD<br>4,406.00                                   | Student Loan YTD<br>-   |                             |

|  |   |   |   |                                    |
|--|---|---|---|------------------------------------|
| <b>Employer's Name</b><br>Stephen Ward Photography DPS |   | <b>Tax Year</b><br>2016   | <b>Accounts Office Ref</b><br>475PC00177711           | <b>PAYE Ref</b><br>475/GA56601     |
| <b>Employee's Full Name</b><br>Mrs Sandra Ward         |   | <b>Employee's Address</b><br>The Red House Water Lane Hollingworth SK14 8HT | <b>National Insurance Number</b><br>YR883644D         |                                    |
| <b>Payment Date</b><br>26/04/2016                      | <b>Payment Tax Period</b><br>12           | <b>Payment NI Period</b><br>12  | <b>Taxcode</b><br>133L                                | <b>Payment NI Letterl</b><br>C     |
|  |   |   |   | <b>Payment Pay Frequency</b><br>MA |
| <b>Payment Pay For Tax</b><br>11,200.00                | <b>Payment Pay For NICs</b><br>-          | <b>Payment SSP</b><br>-   | <b>Payment SMP</b><br>-                               | <b>Payment SAP</b><br>-            |
|  |   |   |   | <b>Payment Shpp</b><br>-           |
|  |   |   |   | <b>Payment SPP</b><br>-            |
| <b>Benefits Taxed via Payroll</b>                      |   |   | <b>Pension Contributi</b>                             | <b>Gross Pay For NICs</b>          |
|  |   |   | -   | -                                  |
|  |   |   | -   | 11,200.00                          |
| <b>Total Tax Deducted</b><br>1,972.00                  | <b>Employee NICs</b><br>-                 | <b>Student Loan</b><br>-  | <b>Net Pay After Statutory Deductions</b><br>9,228.00 |                                    |
| <b>Gross Pay YTD</b><br>11,200.00                      | <b>Total Tax Deducted YTD</b><br>1,972.00 |   | <b>Student Loan YTD</b><br>-                          |                                    |

# View employer payment record entry

Employer name: Stephen Ward Photography DPS

**Employer PAYE Reference:** 475/GA56601

**Accounts Office Reference:** 475PC00177711

**Tax year:** 2016-17

**Tax period:** 1 (06 Apr - 05 May)

## Payment details

### Employer payments

|  |          |
|--|----------|
| Total of Income Tax deducted from employees:                               | £6378.00 |
| Employee Gross National Insurance Contributions (NICs):                    | £0.00    |
| Employer Gross National Insurance Contributions (NICs):                    | £0.00    |
| NICs Employment Allowance used this period:                                | £0.00    |
| NICs Employment Allowance remaining for this tax year:                     | £0.00    |
| Employer NICs due for period after NICs Employment Allowance:              | £0.00    |
| Total of student loan repayments deducted from employees:                  | £0.00    |
| Total of deductions made from subcontractors in the construction industry: | £0.00    |

### Amounts recovered for statutory payments

|  |       |
|--|-------|
| Total of Statutory Maternity Pay recovered:    | £0.00 |
| Total of Statutory Maternity Pay compensation: | £0.00 |
| Total of Statutory Paternity Pay recovered:    | £0.00 |
| Total of Statutory Paternity Pay compensation: | £0.00 |

|   |       |
|---|-------|
| Total of Shared Parental Pay recovered:       | £0.00 |
| Total of Shared Parental Pay compensation:    | £0.00 |
| Total of Statutory Adoption Pay recovered:    | £0.00 |
| Total of Statutory Adoption Pay compensation: | £0.00 |

#### Other recovered amounts

|  |       |
|--|-------|
| Total CIS suffered - CIS deductions taken from the Limited Company's income: | £0.00 |
|--|-------|

#### Totals payable for period

Total amount recoverable from NICs: £0.00

Total amount of NICs due: £0.00

Total of Income Tax deducted: £6378.00

Net amount of Income Tax due: £6378.00

CIS deductions used for period: £0.00

**Please note:** any unused amount will automatically carry forward to the next period.

Amount now payable to HM Revenue & Customs: £6378.00

### Year to date details as of 05/05/2016

#### Employer payments

|   |          |
|---|----------|
| Total of Income Tax deducted from employees:            | £6378.00 |
| Employee Gross National Insurance Contributions (NICs): | £0.00    |
| Employer Gross National Insurance Contributions (NICs): | £0.00    |
| NICs Employment Allowance used:                         | £0.00    |
| NICs Employment Allowance remaining:                    | £0.00    |
|   | £0.00    |



Employer NICs due after NICs Employment  
Allowance:

Total of student loan repayments deducted      £0.00  
from employees:

Total of deductions made from subcontractors      £0.00  
in the construction industry:

#### **Amounts recovered for statutory payments**

Total of Statutory Maternity Pay recovered:      £0.00

Total of Statutory Maternity Pay      £0.00  
compensation:

Total of Statutory Paternity Pay recovered:      £0.00

Total of Statutory Paternity Pay      £0.00  
compensation:

Total of Shared Parental Pay recovered:      £0.00

Total of Shared Parental Pay compensation:      £0.00

Total of Statutory Adoption Pay recovered:      £0.00

Total of Statutory Adoption Pay      £0.00  
compensation:

#### **Other recovered amounts**

Total CIS suffered - CIS deductions taken      £0.00  
from the Limited Company's income:

#### **Totals for year to date**

Total amount recoverable from NICs:      £0.00

Total amount of NICs due:      £0.00

Total of Income Tax deducted:      £6378.00

Net amount of Income Tax due:      £6378.00

CIS deductions used:      £0.00

**Please note:** any unused amount will  
automatically carry forward to the  
next period.

£6378.00



Amount now payable to HM Revenue &  
Customs: