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Transaction history

Income Bonds

Holder's/Account 2144280784 Income
number : Bonds

Current balance (£): 406,061.00 GBP

Available balance (£): 405,561.00 GBP

Interest rate : 1.26% AER

Filter transaction history From:



To:



Date	Description	Amount (£)	Balance (£)
03-11-2015	<u>BACS income payment</u>	431.09- GBP	
03-11-2015	<u>Interest capitalisation</u>	431.09 GBP	
01-10-2015	<u>BACS income payment</u>	417.19- GBP	
01-10-2015	<u>Interest capitalisation</u>	417.19 GBP	
03-09-2015	<u>BACS income payment</u>	431.09- GBP	
03-09-2015	<u>Interest capitalisation</u>	431.09 GBP	
03-08-2015	<u>BACS income payment</u>	431.09- GBP	
03-08-2015	<u>Interest capitalisation</u>	431.09 GBP	

For definitions please see [Info](#)

From: **Neville Cestriangroup** nevillem@cestriangroup.co.uk
Subject: 2015 accounts and returns
Date: 12 July 2015 08:42
To: Stephen Ward s.ward99@hotmail.co.uk

NC

Dear Stephen

Just wanted to let you know that I have now completed the statutory returns to HMRC and The Pensions Regulator.

Kind regards
Neville Messenger BSc(Hons) DipPFS
Director
Cestrian Life & Pensions Ltd

Cestrian Life & Pensions Ltd is an appointed representative of LJ Financial Planning Limited which is authorised and regulated by the Financial Conduct Authority

(T) 0161 485 1890

(F) 0161 486 1803

142 Hulme Hall Road, Cheadle Hulme, Cheadle, Cheshire SK8 6LQ

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MSGTAG has notified the sender that you have read this message.

Your Income Bonds transaction record



National Savings
and Investments
Glasgow
G58 1SB

www.nsandi.com

Helpline 0500 007 007
24 hours a day
7 days a week

Cestrian L&P Trustees Limited
Cestrian Life & Pensions
142 Hulme Hall Road
Cheadle Hulme
CHEADLE
SK8 6LQ

Account details

Cestrian L&P Trustees Limited and Mr S Ward and other(s)
As trustees of

Cestrian L&P Trustees Limited

Account number 2144280784

Current interest rate 1.25% gross/1.26%AER

Date issued
18 June 2015

This record confirms the details of the most recent transaction you made on your account. It also shows any other transactions made since the last record or statement we sent you.

Date	Details	Money in	Money out	Balance
	Balance from previous annual statement			£277,061.00
5 May 15	Interest capitalisation	£284.65		
5 May 15	BACS income payment		£284.65	
5 Jun 15	Interest capitalisation	£294.14		
5 Jun 15	BACS income payment		£294.14	
17 Jun 15	Cheque deposit	£129,000.00		
Totals		£129,578.79	£578.79	
	Balance carried forward			£406,061.00

If you've made a deposit or withdrawal shortly before an interest payment date, we may not have time to adjust your interest. If so, we'll make the adjustment for the following interest payment date.

Interest rate

The rate quoted is correct at the date this record was issued and is the rate that applied to your balance at that time. The interest rate is variable - you can check the current rate at any time by visiting our website nsandi.com

Definitions

Gross is the taxable rate of interest without the deduction of UK Income Tax.

AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year.



Morgan Stanley & Co.
International plc
Administration Office

BNY Mellon House
Ingrave Road
Brentwood
Essex
CM15 8TG
tel +44 (0)844 892 2202

Morgan Stanley

Mw Trustees Limited
Mattioli Woods PLC
M W House
1 Penman Way
Grove Park
Leicester
LE19 1SY

RECEIVED
14 OCT 2014

Our Ref: Dist/000044187007
Date: 10 October 2014

Dear Sirs,

Client: Mw Trustees Limited STEPHEN WARD PHOTOG DIR PEN SC
Client Number: 80/626HB754
Fund: MORGAN STANLEY UK BLUE-CHIP INCOME PLAN

Following the recent update on your account, we would like to advise that your bank has returned the following payment, please find enclosed replacement cheque.

Distribution No	Distribution Date	Amount
004	08/09/14	£466.09
	Total	£466.09

If you have any queries or you require any additional information about the enclosed, please do not hesitate to contact our Client Services.

Yours faithfully,

A. Scott

Investor Services Distributions Manager

Enc. Cheque



AMPS
ASSOCIATION OF
MEMBER-DIRECTED
PENSION SCHEMES



SSAS SCHEDULE OF FEES

Fee Type	When is it payable?	Amount
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Standard Fees

Establishment (up to 4 members)	In advance	£600
Annual Administration (up to 4 members)	Annually in advance	£500
Takeover	One-off fee on completion of takeover	£500
New Member	Upon completion of adding a new member	£250
Departing Member	In advance of member departing	£250
Provision of Deed Amendments	On completion of deed	£250
SSAS Clinic	In advance by cheque	£400

Property Fees

Property Purchase	At property completion stage	£650
Land Purchase	At completion stage	£450
Facilitation of Refurbishment	One-off fee	£250
Property or Land Sale	At completion stage	£250
Annual Property Administration	Annually in advance	£200
Mortgage Facilitation	One-off fee	£100
Re-mortgage	Upon completion of the transaction	£100

Retirement Fees

Flexi-access Set up / Payment	On completion	£ 90
Benefit Calculations	On completion	£ 90
Benefit Review (Capped Drawdown)	On completion	£ 90
Uncrystallised funds pension lump sum	On completion plus payroll fee	£ 90
Pension Payroll	Annually in advance	£ 60
Fund Split Calculation	On completion	£100

Loan fees

Loan to Sponsoring Employer	On completion	£350
Annual Loan Administration	Annually in advance	£150
Third Party Loan	On completion	£350
Annual Third Party Loan	Annually in advance	£150
Registering a Legal Charge	Upon completion of registration at Companies House	£100



t: 0844 410 0037 f: 0844 410 0038 e: admin@cranfords.biz w: www.cranfords.biz

Cranfords is the trading style of the company registered under the name of 3110950 at 1 The Pavilions,
Cranford Drive, Knutsford Business Park, Knutsford, Cheshire WA16 8ZR
and name of 3110950 Limited.

Investment fees

Standard transaction	Per investment transaction	£ 35
Unquoted shares purchase	On completion	£200
Unquoted shares sale	On completion	£150
Esoteric investment purchase	On completion	£200
Esoteric investment sale	On completion	£150
Inspecie asset movement in (per asset)	On completion	£ 50
Inspecie asset movement out (per asset)	Prior to completion	£ 50

Other charges

Death	On completion	£300
Divorce	On completion	£300
Adhere New Employer	On completion	£250
Remove Employer	On completion	£250
Transfer out (cash)	Prior to completion	£100
Transfer out of assets	Prior to completion. Per asset capped at £350 total	£ 50
Scheme Wind Up	Prior to completion	£100
Takeover Out	Prior to completion	£200
Information Commissioner Office	(external fee) at relevant due dates	£ 35
The Pensions Regulator	(external fee) at relevant due dates	£ 29

Fixed fees do not apply to some areas of work as the time spent on them can vary considerably. Where there are multiple or complex transactions we must agree additional fees either on a one off or reoccurring basis.

We will aim to provide a quote at outset and do everything possible to work within the quoted fee.

Examples of work requiring additional time cost fees include detailed correspondence or meetings with solicitors, advisers, accountants or any other professional, excessive chasing for transfers, aborted transactions, Lifetime Allowance charges, unauthorised payment charges, surcharges and HMRC Revenue & Customs investigations.

All annual fees are payable annually in advance. **All fees are subject to VAT.**

ICO
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NS&I
Barc

NS&I.

STEPHEN WARD
PHOTOGRAPHY DIRECTOR'S
PENSION SCHEME.

55962543

16-57-10

BBI SAN.

John Johnson



t: 0844 410 0037 f: 0844 410 0038 e: admin@cranfords.biz w: www.cranfords.biz

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