

Pension Practitioner  
Venture Wales Building  
Pentrebach  
Merthyr Tydfil  
Wales  
CF48 4DR

17 September 2019

**Client Name:** Dr Christopher Orr and Dr Zeynep Ayhan

**Plan Number:** Mill CPE Executive Pension Plan

**D.O.B:** 09.03.1972 / 27.05.1971

**N.I. Number:** NY251244B / SC979755D

Please find enclosed a letter of authority which has been signed by our client to confirm authority to release this information to me now and in respect of any future requests.

Can you please update your records and provide me with the following information, where applicable? -

1. The date the policy started and, if before 6 April 2006, the legislation that used to govern it.
2. The current value of the policy.
3. The current value of the plan as at 5<sup>th</sup> April 2016.
4. The current transfer value.
5. How many funds are available for the client to invest in and what is the maximum number of funds the client can be invested in at any one time? Does the policy offer funds managed by a range of fund management teams? If so, how many fund management teams are available to the client?
6. Confirmation of the funds the plan is currently invested in.
7. Has a fund switch recently taken place? If yes, between which funds and on what date?
8. Whether this is a single contribution or regular contribution plan.
9. If a regular contribution plan, are contributions still being paid? If so, the current level of contributions and the level of automatic increases. If not, when the last contribution was paid and at what level.
10. What is the scheme pension input period (PIP)?



Chartered

Grove Farm Dale Road Stanton-by-Dale Derbyshire DE7 4PE  
Telephone: 0115 9728 244

Email: [holleronwm@sjpp.co.uk](mailto:holleronwm@sjpp.co.uk) Website: [www.holleronwm.co.uk](http://www.holleronwm.co.uk)

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Registered Office: Leopold Villa 46 Leopold Street Derby DE1 2HF.



11. What are the contributions that have been paid in each of the last three PIPs?
12. The benefits on death before retirement. If relevant please confirm whether the policy provides an additional sum assured, if so at what cost and is this cost included in the client's current contribution to the plan?
13. Whether waiver of contribution benefit is applicable and if so at what cost and is this cost included in the client's current contribution to the plan.
14. A projection of the benefits at age 61, 65, 66 and State Pension Age, assuming that no further contributions are payable.
15. A projection of the benefits at age 61, 65, 66 and State Pension Age, assuming that contributions continue if the plan currently is receiving contributions.
16. If contributions have ceased within the last 6 months, a projection of benefits at age 61, 65, 66 and State Pension Age, assuming that contributions are reinstated from the date of illustration.
17. If the plan was written under pre 6 April 2006 occupational pension scheme rules, please confirm the retirement tax-free cash entitlement under pre-A day rules in one of the two following ways. Either:
  - a) TFC entitlement at today's date based on pre-A Day rules (please specify if the tax-free cash was lower than 25% of fund value at 'A' Day)
  - b) TFC entitlement at 5 April 2006 and the fund value of the arrangement on 5 April 2006 if the member left the scheme on or before that date.

If you are confirming that the tax-free cash entitlement is 25% of fund value, please confirm whether a calculation was done to check whether the pre 'A' Day entitlement to tax-free cash could be higher than 25% of the fund value at 'A' Day.

If you will need to calculate the tax-free cash entitlement and need any further information, please let me know.

18. Does the plan contain a transfer-in from an occupational scheme after 5 April 2006 and if so, was this recorded as a block transfer – ie more than one member of the occupational scheme transferring to your scheme on the same date?

If 'Yes', please confirm their tax-free cash entitlement at today's date or at 5 April 2006 if the member left the scheme on or before that date.
19. If with-profits, the element of terminal bonus included in the transfer value.
20. If a with-profits policy, whether any bonuses are lost if contributions are stopped
21. If a with-profits plan, is a Market Value Adjuster being applied? If yes, what is the value.
22. Does the plan contain a guaranteed annuity rate? If so, please provide details.
23. Does the plan have a guaranteed minimum fund or guaranteed minimum annuity? If so, please provide details.
24. Does the plan contain a guaranteed minimum pension (GMP) or reference scheme test pension (RST)? If so, please provide detail.



25. The charging structure of the current plan including allocation rate, bid/offer spread, annual management charges (initial & ongoing), monthly/annual policy fee? Are there any loyalty bonuses or any reinvestment of charges? Can you please also confirm if the charging structure is altered if regular contributions cease and if so, what charges apply?
26. If the client is currently making regular contributions to the plan is the client able to transfer the fund away but continue to make contributions?
27. Would the transfer of this plan be supported under the Origo Options Pension Transfer Service? If not, please forward copies of any Warranty/Discharge forms that would need to be completed if the client decided to transfer their benefits.
28. Can you commute the whole of the AVC for Tax free pension lump sum if paid via the defined Benefit scheme?
29. Does the AVC scheme give any added benefits e.g. added years pension of the main DB plan?
30. Can the AVC plan be retained with the added benefits (if any) if the main DB scheme is transferred away to a personal pension?

Thank you for your assistance and I look forward to hearing from you.

  
Kerri Smith

**Holleron Wealth Management**

Enc. Letter of Authority



To (provider name): PENSION PRACTITIONER .COM LIMITED  
Client Name: DR CHRISTOPHER ORR AND DR ZEYNEP AYHAN  
Client Address: 11A BELL YARD MEWS  
BERMONDSEY STREET  
LONDON, SE1 3TN  
Provider Reference MILL CPE EXECUTIVE PENSION PLAN  
D.O.B: 09.03.1972 D.O.B: 27.05.1971  
N.I. Number: N425 12 44 B N.I. Number: SC9797 55 D.

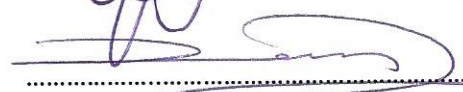
Dear Sirs,

I authorise you to provide Holleron Wealth Management with all information they may request regarding the above-mentioned pension until further notice. I do not require you to change agency simply provide information at this stage.

I hope this proves to be satisfactory and should you be unable to provide information to them, please forward correspondence to myself at the above address.

Thank you for your help and assistance.

Yours sincerely,

Signature: Date 10/09/2019Signature: Date 10/09/2019

Please send correspondence to:

**Holleron Wealth Management**, Grove Farm, Dale Road, Stanton-by-Dale,  
Derbyshire, DE7 4PE

Grove Farm Dale Road Stanton-by-Dale Derbyshire DE7 4PE  
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