

Our Ref:- MP/DE/L:26NOV.HIL



26th November 2015

Pensionpractitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Sirs

Mrs Janet Hill – The Leadership Factor Self Administered Scheme

Please find enclosed a letter of authority in respect of the above scheme from Mrs Hill. In respect of her benefits, I would be grateful if you could confirm the following:-

- Start date
- Selected retirement date
- Current fund value
- Current transfer value
- Full breakdown of the underlying investments, including cash, property, and collectives/shares etc
- Lifetime Allowance used to date and tax free cash previously paid
- Whether any of the pension fund is uncrystallised
- Whether the plan is in trust/any nomination of beneficiary
- Whether there is any life cover
- Whether any pension sharing orders or other divorce related settlements apply
- Whether the scheme facilitates flexi-access drawdown
- Whether the scheme facilitates flexi-access drawdown for nominees on death
- Confirmation of all charges which apply

I thank you in anticipation of your assistance in this matter.

Yours faithfully

Michael Parkin LLB FPFS CFP^{CM}
Director and Chartered Financial Planner

Mrs J Hill
Osborne House
Cliffe Road
Shepley
Yorkshire
HD8 8AG

19th November 2015

Pensionpractioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Sirs

Reference: The Leadership Factor Limited Self Administered Pension Scheme
Member: Mrs Janet Hill (12/03/1953, YR365535D)

Please take this letter as my formal instruction to provide details about my benefits in the above scheme to:-

B & S Financial Management Limited
St George's House
215 - 219 Chester Road
Manchester
M15 4JE

Please provide B & S Financial Management Limited with any information about the scheme that they may require.

Yours faithfully



Mrs Janet Hill