

1996-2018

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The Pension Practitioner
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

3rd April 2018
Our Ref: HM

Dear Sirs,

Plan Number:
NI Number: YX 26 21 67 B
Pension type: Personal Pension Plan
Member/Policyholder: Mr Nicholas Wisdom & Mrs Kim Wisdom

Please find enclosed a Letter of Authority for our mutual clients to allow release of information for the policy named above. I would be grateful if you would provide me with the following information, by mail, fax or email to Trevor.Harvey@sjpp.co.uk

1. The date the policy started and, if before 6 April 2006, the legislation that used to govern it. The current value of the policy, including the value of protected rights where relevant.
2. The current transfer value, including the value of protected rights where relevant.
3. If the plan is an 'appropriate' pension, is it receiving contributions from the Department of Work and Pensions? If not, at what date did these contributions cease?
4. 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 other than yourselves. If so how many fund management teams are available to the client?
5. Confirmation of the funds the plan is currently invested in.
6. Has a fund switch recently taken place? If yes between which funds and on what date?
7. Whether this is a single contribution or regular contribution plan.
8. 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.

T: 01444 244551 W: www.wellesleywa.co.uk

Wellesley House, 50 Victoria Road, Burgess Hill, West Sussex, RH15 9LH

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PRINCIPAL PARTNER PRACTICE OF



ST. JAMES'S PLACE
WEALTH MANAGEMENT

9. 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?
10. 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?
11. A projection of the benefits (preferably including the 7% growth rate) at the client's Selected Retirement Age and to age **75** assuming that no further contributions are payable.
12. A projection of the benefits (preferably including the 7% growth rate) at the client's Selected Retirement Age and to age **75** assuming that contributions continue.
13. If contributions have ceased within the last 6 months, a projection of benefits (preferably including the 7% growth rate) at the client's Selected Retirement Age and to age **75** assuming that contributions are reinstated from the date of illustration.
14. If the plan is 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. If you will need to calculate the tax-free cash entitlement and need any further information, please let me know 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.
15. Does the plan contain a transfer-in from an occupational scheme after 5 April 2006 and if so, was this recorded as a bulk transfer – ie more than one member of the occupational scheme transferring to your scheme on the same date?
16. 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.
17. Have you made, or do you intend to make, changes to the policy to allow the member to take full advantage of the post 'A' Day flexibility e.g. self investment, ability to take unsecured income etc? Please provide full details.
18. If with-profits, the element of terminal bonus included in the transfer value.
19. If a with-profits policy, whether any bonuses are lost if contributions are stopped.
20. If a with-profits plan, is a Market Value Adjuster being applied? If yes, what is the value?

21. If a with-profits plan and there is a guarantee applicable, is there a charge to the client for this guarantee?
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 testing (RST)? If so please provide details
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? Please can you 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. Do you allow partial transfers?
28. 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.

Thank you for your help.

Yours faithfully,



Trevor Harvey
Paraplanner
Wellesley Wealth Advisory



Client Authority

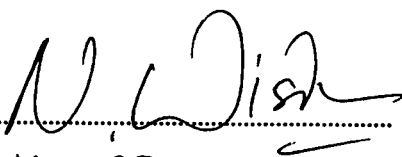
I hereby authorise:

Wellesley Wealth Advisory
Wellesley House
50 Victoria Road
Burgess Hill
West Sussex
RH15 9LH


to approach the company below to obtain all information that they require regarding my existing policies with them. I understand that this information is required in order to ensure that the full details of the policies are taken into account when making any future recommendations. Please retain this authority on your file until I instruct you that it is no longer applicable.

Name Of Company	Policy Details (where known) and all other plans/policies/bonds etc. held with you
THE PENSION PRACTITIONER 48 CHOMLEY NEW ROAD BOLTON BL1 4AP	WISDOM PENSION FUND

Name: NICHOLAS WISDOM + KIM WISDOM
Date of Birth: 18/03/1953 27/10/54
National Ins. No. YX 262167B
Address: ORKWOOD COTTAGE
STAIRBRIDGE LANE
HAYWARDS HEATH
WEST SUSSEX
RH17 5PA

Signed: 
N WISDOM

Dated: 29/3/18


SIGNED
K WISDOM

OUR REF: HM/997626Y