



Esther . <esther@cranfords.biz>

Re: Fw: SSAS enquiries

1 message

Gavin McCloskey <gavin@cranfords.biz>

15 December 2017 at 18:01

To: peter@integrityprotect.com

Cc: Esther <esther@cranfords.biz>, Stacy Lunnon <stacy@cranfords.biz>, ray@cpfinanceconsultants.co.uk

Dear Peter,

Many thanks for your email and thank you for your time with Ray recently.
I set out below a summary of the points as an aide-memoir together with moving forward.

We are specialist in the administration and management of small schemes for business owners and key employees.

Whilst there is no financial restriction on who can offer a SSAS, there is a restriction on the offering of investments. To ensure that the business written serves both the customer and you, our process conforms with current industry guidelines and ensures that your pension business does not get blocked. I propose the following:

1. The sponsoring employer is a trading company with 12 months service.
2. The member of the scheme has employment links with the employer concerned.
3. I would recommend that our independent trustee company sits alongside the scheme, this would assist in ensuring good governance where the client is unfamiliar with pensions, but this is not a pre-requisite.
4. The investment profile would have a blend with diversification of investment risk, which includes Cornhill and therefore a regulated process would feature within the investment proposition.

You and your introducers is assigned a dedicated support and this will be fulfilled by Esther Salmon and alongside Esther will be Stacy Lunnon who is a SSAS consultant. I have briefed them on your requirements and they will send over a hello to you.

Our process for the set up of the Scheme is to make it as quick and as streamlined as possible for you. HMRCs checks extend to the tax payer and whether they have been involved in pension liberation/avoidance abuse and therefore each scheme will take up to 3 months to tax register. This should not be a surprise as historically, before automatic registration kicked in post 5 April 2006 this was the timeframe.

The insurance companies will transfer to us and hence the regulated aspect to the investments with Cornhill will demonstrate compliance, together with evidence of the member having a statutory right to transfer - hence the need for an employment link to the scheme sponsoring.

I enclose our application form, terms of business and pii insurance. This application form is quite detailed, but the more information put on it the better it will assist the application. I will also require a copy of the passport and recent utility bill of the member. We will then turnaround in 48 hours the scheme implementation documents, and with the exception of the trust deed, all the scheme documents can be e-signed.

The set up cost will be £900 and the annual administration charge for the first member will be £900 reducing on a scale depending on the number of scheme members. As a rule of thumb, with the exception of legal work or esoteric items, such as death benefit distributions, divorces, and bankruptcy our fixed costs will cover the running of the scheme. The set up is plus VAT and the annual administration is zero rated for VAT.

All our brochures and literature are being redesigned at the moment so do bear with me whilst this is being readied for 2018. These should be with me some point next week, which I will forward across to you but I attach a due diligence and business process guidance with PII certificate.

We can take on new cases in January 2018, but this is the busiest month so please bear in mind to keep volume to less than 5 for January.

Best wishes

Gavin

On 15 December 2017 at 15:57, Gavin McCloskey <gavin_mccloskey@hotmail.com> wrote:

From: Peter Legge <peter@integrityprotect.com>

Sent: 12 December 2017 17:56

To: Ray Baker

Cc: Gavin Mccloskey

Subject: Re: SSAS enquiries

Hi Gavin

Gentle reminder re below as am keen to put a finalised structure in place before the silly season of Christmas takes hold.

Thanks Gavin

Hi Gavin

Hope all is well.

Thank you again for your time last week and really think there is some great potential here. I've spoken with Ray regarding keeping the masses away from you and filtering just the good potential before coming over to you.

I think (and please correct me if I am wrong) you were going to send over some basic info on the SSAS options you have and also look at allocating a member of your Bolton staff for us to liaise with?

Thanks again Gavin and of course any queries please do let me know.

Kind regards

Pete

On 24 November 2017 at 12:17, Peter Legge <peter@integrityprotect.com> wrote:

Hi Ray

Thanks for the introduction.

Morning Gavin

Yes next week in London would work well, I cant do Thursday but Friday is possible, how about 12:30?

I'd be travelling into Euston so if possible The Pullman Hotel?

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Kind Regards

Peter Legge
Integrity Protect
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M: 07713 561 403
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On 24 November 2017 at 11:04, Ray Baker <ray@cpfinanceconsultants.co.uk> wrote:

Hi Gavin,

Thanks for the swift response. Peter copied in herewith and I'm sure we can gather in London next week. I can do 11.30am in the City on Thursday 30th, or any time/any place on Friday 1st.

For clarity, we would be looking to introduce owner/directors of various companies, who wish to set up SSAS and who may invest to some degree in IPL. I understand that Peter also has his own schemes to transfer and so may establish an IPL SSAS also.

Please both confirm availability.

Regards,

Ray Baker

mobile; 07984 278883 landline; 0203 287 7811

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From: Gavin McCloskey <gavin_mccloskey@hotmail.com>

Sent: 24 November 2017 10:44

To: Ray Baker

Subject: Re: SSAS enquiries

Hi Ray,

Many thanks for your email.

I confirm that we can still undertake SSAS set up and administration with other pension products, depending on the needs of the client.

I could put together a bespoke solution for Integrity and once it is live, one or more of the administration team would manage the Integrity pension client book.

I am in the UK next week, so if Peter and you wish to hook up towards the end of the week do let me know.

Pensionology is still not there yet - hence I have this ongoing in the background.

Kind regards

Gavin

From: Ray Baker <outlook_2942EB4686119C43@outlook.com> on behalf of Ray Baker
<ray@cpfinanceconsultants.co.uk>
Sent: 24 November 2017 10:11
To: Gavin; gavin_mccloskey@hotmail.com
Subject: SSAS enquiries

Hi Gavin,

With the shifting sands and the onset of senility, I can't recall if you are currently writing new SSAS business?

I have a client company in the UK, where the relationship evolved over years and I have now joined the board - Integrity Protect Group Ltd. The company is a regulated consumer credit lender. Under my remit, I support compliance and act in engagements with institutional sources of capital.

My colleague, Peter Legge, is now attracting new, retail investment to provide capital for a prototype loan book launch of a new consumer loan product.

He has asked for my support in establishing a pensions administrator to establish new SSAS's and provide ongoing administration. We have highlighted two live enquiries which can be used in modelling and to establish new business processes.

Are you in a position to assist?

Regards,

Ray Baker

mobile; 07984 278883 landline; 0203 287 7811

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Kind Regards

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2 attachments

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