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Stephen Houlton pension payment & PCLS request

Georgina Martin <georginam@retirement.capital>

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To: Adam Holmes <adam@carltonjames.co.uk>

Hi Adam,

We had a look at the request and Stephen has very little LTA left.

He crystallised 84.04% of his LTA on 1st October 2015 (NHS Pension, according to the January BCE).

His crystallisation of £228,000 (for £57,000 PCLS) used up a further $((£228,000 / £1,500,000) * 100 =)$ 15.20% of his LTA, for a total of 99.24%. This means that his remaining LTA is only 0.76%, or $(£1,500,000 * 0.76\% =)$ £11,400 (so PCLS available is only £2,850).

Would you like us to pay out the remaining PCLS of £2,850 and pay £27,150 as gross pension?

If so, could you get him to sign a BCE form for the remaining PCLS payment?

Kind regards
Georgina

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