



Georgina Martin <georginam@retirement.capital>

MY PENSION

Michelle Johnson <michelle.johnson@elevation-group.co.uk>
To: Georgina Martin <georginam@retirement.capital>

Fri, Sep 24, 2021 at 12:06 PM

Morning Georgina,

The £1284 amounts are as you assumed, the catch up contributions from the missed months.

The £256.83 payments are the member contributions for months going forward. I asked the payment references were set up as below:

Tony EE Con- £146.75

Tony ER Con- £110.08

Emma EE Con- £146.75

Emma ER Con- £110.08

Harry EE Con- £146.75

Harry ER Con- £110.08

As this hasn't been completed I have referred to our accounts department, to see if they can look into it for me.

Thanks,



Michelle Johnson

Senior Client Servicing Executive

Birmingham (Head Office) | 0121 411 0488

www.elevation-wm.co.uk



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**case of wine despatched upon completion of fee-paying business in excess of £1,000*

From: Georgina Martin <georginam@retirement.capital>
Sent: 24 September 2021 10:49
To: Michelle Johnson <michelle.johnson@elevation-group.co.uk>
Subject: Re: MY PENSION

Hi Michelle,

I hope you are well.

We have received the following credits into the AIB account, which I am struggling to identify:

ELEVATION WE CANNES 2003 ORBS 23/09/2021 1,284.15
ELEVATION WE CANNES 2003 ORBS 23/09/2021 1,284.15
ELEVATION WE CANNES 2003 ORBS 23/09/2021 1,284.15
ELEVATION WE CANNES 2003 ORBS 23/09/2021 256.83
ELEVATION WE CANNES 2003 ORBS 23/09/2021 256.83
ELEVATION WE CANNES 2003 ORBS 23/09/2021 256.83

The £1,284.15 credits seem to be the contributions for each member (£733.80 employee + £550.35 employer). Can you advise what the remaining credits of £256.83 are?

Will any future contributions come with the payment references requested? It would help us a lot.

Kind regards

Georgina

On Fri, Sep 17, 2021 at 12:14 PM Georgina Martin <georginam@retirement.capital> wrote:

Hi Michelle,

Thank you for all the clarifications. The Curtis Bank letter in the envelope ready to be dropped to the post office, which will be done today.

I do not have any information relating to Blackwood, but we can discuss the details once we are a bit closer to transfer completion.

We have spoken to Peoples Pension. They confirmed receipt of the additional documents but they have a backlog to clear and expect it will take approximately 2 weeks before the funds are available to transfer.

As far as the standing orders are concerned, "Cannes 2003 ORBS" is the account name, the references that should be used are:

Tony EE Con
Tony ER Con
Emma EE Con
Emma ER Con
Colin EE Con
Colin ER Con

I there is anything else I can help with, please let me know

Kind regards

Georgina

On Thu, Sep 16, 2021 at 5:02 PM Michelle Johnson <michelle.johnson@elevation-group.co.uk> wrote:

Hi Georgina,

Thanks for your email. That clears most of my questions up.

Yes to the cash transfer. I have spoken to Tony and confirmed that a cash transfer would be quicker to transfer. I can arrange for the investment into Blackwood once the funds have landed. As this has been ongoing for a number of months, we ideally would like to get the funds across to you ASAP. Has he told you which Blackwood Model it is to be invested and do you have any dealing instruction you need. Happy to provide our instructions via email if this is ok with you.

I will speak to our accounting department regarding the individual standing orders. I understand the payment reference to be Cannes 2003 ORBS, is this also the account name?

Kind regards,



Michelle Johnson

Senior Client Servicing Executive

Birmingham (Head Office) | 0121 411 0488

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From: Georgina Martin <georginam@retirement.capital>
Sent: 16 September 2021 15:21
To: Michelle Johnson <michelle.johnson@elevation-group.co.uk>
Subject: Re: MY PENSION

Hi Michelle,

Thank you for your emails.

It will need to be a standing order, as we are not able to debit this from our end.

Please see the bank details below:

Cannes 2003 ORBS
Account Number: 04919088
Sort Code: 23-83-96

I am conscious that this may be a lot to ask but it would be ideal if the contributions, at least the ongoing ones, were split as follows where "EE" refers to Employee and "ER" to Employer:

Tony EE Con

Tony ER Con

Emma EE Con

Emma ER Con

Colin EE Con

Colin ER Con

This would mean setting up 6 standing orders. Please let me know if this is possible.

Regarding Tony's transfer, I have to say I am a bit confused as Tony confirmed that the funds are to remain in the Blackwood portfolio. If I select "cash" any assets held will be disinvested. Is this definitely what we are doing? If so, I will have this sent for processing asap and will also obtain an update for you from People's Pension.

Kind regards

Georgina

On Wed, Sep 15, 2021 at 4:50 PM Michelle Johnson <michelle.johnson@elevation-group.co.uk> wrote:

Hi Georgina,

Yes transfer in cash please. This transfer has been going on for a few months now and Tony would like processed as quick as possible.

Following your email on the 27th August I will arrange for the payments to be made to the accounts. Do you have a DD mandate we can complete, or will the payments need to be made via standing order?

Kind regards,



Michelle Johnson

Senior Client Servicing Executive

Birmingham (Head Office) | 0121 411 0488

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From: Georgina Martin <georginam@retirement.capital>

Sent: 09 September 2021 10:08

To: Michelle Johnson <michelle.johnson@elevation-group.co.uk>

Subject: Re: MY PENSION

Hi Michelle,

The form took some time to get here, but it has now been received and will be posted to Curtis Bank today.

I see that the in-specie transfer part has been crossed out, which would suggest that we are transferring everything in cash, i.e. disinvesting any underlying holdings. Can you please confirm that this is the case?

Many thanks

Georgina

On Fri, Sep 3, 2021 at 4:54 PM Michelle Johnson <michelle.johnson@elevation-group.co.uk> wrote:

Hi Georgina,

Did you receive the paperwork sent last week.

Kind regards,

Michelle

Michelle Johnson
Senior Client Servicing Executive

Office: 0121 411 0488

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From: Georgina Martin <georginam@retirement.capital>

Sent: 27 August 2021 13:10

To: Michelle Johnson <michelle.johnson@elevation-group.co.uk>

Subject: Re: MY PENSION

Hi Michelle,

Please see below:

Office 12

Venture Wales Building
Pentrebach
Merthyr Tydfil
CF48 4DR

Kind regards

Georgina

On Fri, Aug 27, 2021 at 1:58 PM Michelle Johnson <michelle.johnson@elevation-group.co.uk> wrote:

Hi Georgina,

What's the best address to send the paperwork to?

Kind regards,

Michelle

Michelle Johnson
Senior Client Servicing Executive

Office: 0121 411 0488

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From: Georgina Martin <georginam@retirement.capital>

Sent: 27 August 2021 10:47

To: Tony Smith <tony.smith@elevation-group.co.uk>

Cc: Jason Ward <Jason.Ward@mcgregorscorporate.co.uk>; Michelle Johnson <michelle.johnson@elevation-group.co.uk>

Subject: Re: MY PENSION

Good morning Tony,

I can confirm that no contributions have been paid into Cannes 2003 ORBS.

You can arrange a single payment for each member to bring them up to date. We would just need the split between employer and employee contributions, so that they are recorded correctly on our system.

The payments can be made to the following bank details:

Cannes 2003 ORBS
Account Number: 04919088
Sort Code: 23-83-96

You can then set up a standing order for monthly contributions to continue.

As this is not an auto-enrolment scheme, things are a little more complicated. The 'Employer' part of the contribution would remain as an employer contribution; however, how the 'Employee' contribution is handled is up to you. It can be deducted and contributed as an employee contribution under a 'net pay' arrangement (ie, pre-tax), which is similar to the way it is handled under an auto-enrolment scheme.

The alternative is to consider a 'salary sacrifice' arrangement, which would mean reducing the employee's wages by their contribution and the employer would make the full contribution as an employer contribution instead. This would potentially reduce NI contributions from both the employer and employee, but is, obviously, a little more complicated to set up and record.

As far as the debt repayments are concerned, these are paid into the scheme on a monthly basis.

The current balance of the AIB account is £6,145.33. I will provide a full account history for your reference under a separate cover.

If there is anything else I can help with, please let me know.

Kind regards

Georgina

On Thu, Aug 26, 2021 at 5:40 PM Tony Smith <tony.smith@elevation-group.co.uk> wrote:

Hi Jason, Geogina

Ref our own pension

Jason – can you confirm that contributions for both employer and employee stopped in April please Tony, Emma Harry Smith

Georgina – I understand that contributions that should have been redirected from PP to cannes 2003 have not yet commenced?

Jason can you confirm what the contributions would have been april – aug please at peoples pension rates ?

Georgina – can we then set up a single payment to Cannes 2003 for back date – then start the regular monthlies from sept

Georgina can you also confirm if cannes are receiving the loan repayment from tony/emma /colin fell – where is this going – into our bank – if so can you confirm the balance as we may do a sweep to transact

Many thanks

Tony

Tony Smith

Group Managing Director

Office | 0121 411 0488

Fax | 0121 747 5099

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Georgina

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Phone: 0330 311 0088

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Venture Wales Building
Pentrebach
Merthyr Tydfil
CF48 4DR

Head Office:

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