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Hawa fund split - 31/03/2022

1 message

Tony McCartney <tonym@retirement.capital>

16 March 2023 at 15:58

To: Georgina Martin <georginam@retirement.capital>

Cc: David Nicklin <davidn@retirement.capital>, Emily McAlister <emily@retirement.capital>

Fund breakdown is as follows :

General (unallocated) account : £6,057.82 (0.38%)

Stephanie : Crystallised : £359,354.87 (22.48%)

Uncrystallised : £47,401.82 (2.96%)

Total : £406,756.69 (25.44%)

Anastasia : £497,976.96 (31.15%)

Natasha : £347,606.40 (21.74%)

Aram : £190,443.40 (11.91%)

Rabi : £149,957.73 (9.38%)

Few things to note. Firstly, this is the split up to 31st March 2022, which is the last report we have from them.

Next, Stephanie still has an uncrystallised portion. Her crystallisation in 2019 (for PCLS of £117,301) seems to have been based off her fund value circa 2017. As is their wont, they went ahead and took the money - I can see no evidence of a BCE being signed, an LTA certificate being issued, or anything. Anyway. just so they know.

As noted above, the figures are based on the accounts provided to us. This means an adjustment to previous workings, since there is a difference between the cash values reported to us when doing previous splits, and the cash values provided by the accounts. I've gone with the accounts values, but it required quite a bit of work to basically scrap the original and redo from the ground up.

Speaking of the accounts, small matter (and, really, not a particular concern of ours), but the accounts provided to us do not list Rabi as a trustee (and do not appear to include him as a member - only Stephanie (now as a Pensioner), Natasha, Anastasia and Aram are noted as trustees and only four members are reported.

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