



Stacy Lunnon <stacyl@pensionpractitioner.com>

Instant Pension Trust

Tony McCarthy <tonym@pensionpractitioner.com>

23 November 2017 at 17:10

To: Stacy Lunnon <stacyl@pensionpractitioner.com>

Hiho

I've attached the statements for 2010-2011 - on 4th March 2010 there was a payment of £30,000 made to Paul (looks like a payment to him personally). This would've been before he turned 55, so I dunno what that one was about, but I'm....slightly concerned (edited down from 'madly panicking'). There doesn't, as you've indicated, seem to be any further unexplainable debits to explain the note on file, and no evidence on webdrive of crystallisation at any point. The entry you highlighted on 10th February 2012 is referenced as a 'Directors Loan Rep', so I don't know whether this is tied in to the earlier payment to Paul, and he was trying to fix it somehow. My overly-cynical world view does lead to me thinking the worst.

There is, in fact, another credit for £10,000 on 5th October 2012 as well (statement also attached) - dunno if this has been explained, whether it is part of the same thing, or what? The reference given is pretty meaningless.

We do appear to have numerous gaps in the statements - I can't find anything for August 2012, November to December 2012, February to March 2013, and May 2013 to April 2014 (when it looks like the Handlesbanken account was opened). There doesn't appear to be anything from Handlesbanken after April 2015 either. I don't know whether the statements are in the physical file, whether a value was just given via phone or email, or what, but with my OCD, the missing pieces are obviously driving me nuts! I'm a little worried about what has been going on in those missing months.

Cheers,

Tony

[Quoted text hidden]

2 attachments

Return data 2010-2011 - Instant Pension Trust.pdf
348K **Butterfield - statement 4 31 October 2012 051112.pdf**
29K