



Gavin McCloskey <[gavinm@pensionpractitioner.com](mailto:gavinm@pensionpractitioner.com)>

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**FW: FW: Pensions Stedmans SSAS**

8 messages

**Neil Budden** <[Neil@cawley.co.uk](mailto:Neil@cawley.co.uk)>

16 September 2013 at 16:55

To: "Gavin ([gavinm@pensionpractitioner.com](mailto:gavinm@pensionpractitioner.com))" <[gavinm@pensionpractitioner.com](mailto:gavinm@pensionpractitioner.com)>

Hi Gavin

I still haven't heard anything concerning the emails below, will you please chase and let me know what is happening?

Regards Neil

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E-mail: [neil@cawley.co.uk](mailto:neil@cawley.co.uk)

Web: [www.cawley.co.uk](http://www.cawley.co.uk)

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**From:** Neil Budden

**Sent:** 15 August 2013 12:39

**To:** 'Gavin'

**Subject:** RE: FW: Pensions

Hi Gavin,

I haven't received any further information on this, have you been able to make any progress?

Thanks and regards

Neil

**From:** Gavin [<mailto:gavinm@pensionpractitioner.com>]  
**Sent:** 11 July 2013 17:05  
**To:** Neil Budden  
**Cc:** Stacy Lunnnon  
**Subject:** Re: FW: Pensions

Hi Neil,

Thanks for your email and we will update your details on the system.

Stacy - can you look into this one from the returns and revert directly to Neil.

thanks

Gavin

Pension Practitioner .Com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

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F: 020 8711 2522

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On 11 July 2013 12:14, Neil Budden <[neil.budden@cawley.co.uk](mailto:neil.budden@cawley.co.uk)> wrote:

Hi Gavin,

David Baldwin has now retired and I have taken over the Stedman's as clients. I understand that the administration of their SSAS was passed to yourselves and at the time, they accessed some Tax Free

Cash which I believe was a protected percentage above 25%. As below, Peter wishes to know if they can access further TFC and I would appreciate it if you are able to help out with their query.

Thanks and regards

Neil Budden

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**From:** Peter Stedman [mailto:[peter.stedman@loftshop.co.uk](mailto:peter.stedman@loftshop.co.uk)]  
**Sent:** 25 June 2013 07:42  
**To:** Neil Budden  
**Subject:** RE: Pensions

Dear Neil

The question about TFC was whether I had used up the maximum TFC available? In other words could I take out any further cash tax free at this stage?

For your information I have arranged for a new pension account with BOS as the Cater Allen account is costly if funds lower than £10K are in it and is inflexible with poor service. The BOS account advised by Pension Practitioner.com requires no minimum and is more flexible.

Yours

Peter

***Peter Stedman***  
***Director***  
***Kaysted Ltd***  
***Metro House Northgate***  
***CHICHESTER PO19 1BE***  
***DD 01243 793924***  
***Fax 0870 241 1042***  
***Mob 07710 082663***

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**From:** Neil Budden [mailto:[neil.budden@cawley.co.uk](mailto:neil.budden@cawley.co.uk)]  
**Sent:** 05 June 2013 15:07

**To:** Peter Stedman  
**Subject:** RE: Pensions

Hi Peter,

Yes, you're right there were a couple of queries, which we did look into, but haven't got back to you with the answers! Apologies, it's been a bit hectic.

I believe the 2 items we were going to check were:

- Zurich Contracted Out benefits Plan No. P11199-416-001 – these were in fact not transferred and left outside the SSAS, as per our schedule and the current value is £89,023.61
- Tax Free Cash (TFC) on SSAS transfer – You did have a Protected Level of TFC i.e. higher than the standard 25%. This enabled you to take a portion of this as a Director's loan I believe, with the balance of circa £100k going into Unsecured Pension (USP) within the SSAS. I don't believe you are taking any income from the USP element at this stage which would remain invested.

The other things mentioned were that you were awaiting £40k from the Loft Shop sale, £20k from Royalties and that we were going to consider investing around £26k into the Nucleus ISA/Unit Trust portfolios. Please let me know if you would like to proceed with the further investment and also if you have any further queries.

Hope this is clear.

Regards

Neil

---

**From:** Peter Stedman [<mailto:peter.stedman@loftshop.co.uk>]  
**Sent:** 05 June 2013 11:33  
**To:** Neil Budden  
**Subject:** Pensions

Good morning Neil

Were you going to write to us re our discussions in David's office recently. I recall, though did not note, that there were a few questions which we posed.

Yours

Peter

**Peter Stedman**

**Director**

**Kaysted Ltd**

**Metro House Northgate**

**CHICHESTER PO19 1BE**

**DD 01243 793924**

**Fax 0870 241 1042**

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**Gavin** <gavinm@pensionpractitioner.com>  
To: Neil Budden <Neil@cawley.co.uk>  
Cc: Michelle Lunnon <michellel@pensionpractitioner.com>

16 September 2013 at 16:57

Hi Neil,  
I am very sorry that the admin team has not responded to you - I will chase this through for you and get back asap  
Kind regards  
Gavin  
Pension Practitioner .Com  
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33-35 Daws Lane  
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**Michelle Lunnon** <michellel@pensionpractitioner.com>  
To: Stacy Lunnon <stacyl@pensionpractitioner.com>, Gavin McCloskey  
<gavinm@pensionpractitioner.com>

3 June 2014 at 15:30

Peter Stedman

Can someone deal with this please.

----- Forwarded message -----

From: **Neil Budden** <Neil@cawley.co.uk>  
Date: 3 June 2014 15:20  
Subject: RE: FW: FW: Pensions Stedmans SSAS  
To: Michelle Lunnon <michellel@pensionpractitioner.com>  
Cc: "Peter Stedman (Peter.Stedman@loftshop.co.uk)" <Peter.Stedman@loftshop.co.uk>

Hi Michelle,

I have now received the signed authority back from the trustees and have forwarded it to Premier Pensions today.

Would it be possible for you to follow up on the tax free cash query now and also look into how the benefits, cash and fund allocations, can be split between the beneficiaries?

Any queries please let me know immediately.

Thanks and regards

Neil Budden Dip PFS

Financial Planner

Cawley Financial Services, Donnington Park, Birdham Road, Donnington, Chichester, PO20 7DU

T: 01243 532161

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**From:** Michelle Lunnon [mailto:[michellel@pensionpractitioner.com](mailto:michellel@pensionpractitioner.com)]  
**Sent:** 17 September 2013 16:35  
**To:** Neil Budden  
**Subject:** Fwd: FW: FW: Pensions Stedmans SSAS

Hi Neil,

Regarding the last Tri Annual Actuarial Valuation, HMRC could not help us with this.

We have had to request this from Premiere Pension Trustees Limited. They have asked us for an authority letter from the trustees to provide Pension Practitioner. Com with the information we require.

If you could request this from the Trustees and please forward it to the following address:

Gareth Rhys  
JLT Premier Pensions  
2nd Floor, Fitzalan House  
Fitzalan Court  
Fitzalan Road  
Cardiff  
CF24 0EL

If you could confirm with us when this has been completed, we can go ahead and calculate the tax free cash based on the information we receive and revert back to you.

Thank you

On 17 September 2013 13:16, Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)> wrote:

Dear Neil,

Apologies for the delay in your query. Please let me explain what the hold up is.

At the time the SSAS was taken over by ourselves, we did not receive an actuarial report or confirmation of fund split for the members. We have requested this from HMRC and are awaiting this information before we can ascertain tax free cash calculations. My colleague Michelle who I have copied into this mail will chase HMRC again for this information.

As there is a HMRC investigation currently taking place on this scheme, and the loan is in default, it is not recommended to take tax free cash (if any available) until the investigation is finished. We will endeavour to calculate the tax free cash based on the information we receive and revert back to you.

I hope this is satisfactory and if you have any further queries please contact me.

Kind regards,

Stacy Lunnon

[Quoted text hidden]

--

Kind Regards

Michelle Lunnon

Administrator

Pension Practitioner .Com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

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Kind Regards

Michelle Lunnon  
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**Gavin** <gavinm@pensionpractitioner.com>

4 June 2014 at 00:45

To: Michelle Lunnon <michellel@pensionpractitioner.com>, Brad Davis <bradd@pensionpractitioner.com>

Cc: Stacy Lunnon <stacyl@pensionpractitioner.com>

this is fine, but advise the IFA that this will be time-charged and does the client agree to this cost.

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**Michelle Lunnon** <michellel@pensionpractitioner.com>  
To: Gavin McCloskey <gavinm@pensionpractitioner.com>

5 June 2014 at 14:46

----- Forwarded message -----  
From: **Neil Budden** <Neil@cawley.co.uk>  
Date: 5 June 2014 12:48  
Subject: RE: FW: FW: Pensions Stedmans SSAS  
To: Michelle Lunnon <michellel@pensionpractitioner.com>

Hi Michelle,

Are you able to provide a guide to the likely cost?

Regards

Neil Budden Dip PFS  
Financial Planner

Cawley Financial Services, Donnington Park, Birdham Road, Donnington, Chichester, PO20 7DU

T: 01243 532161

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**From:** Michelle Lunnon [<mailto:michellel@pensionpractitioner.com>]  
**Sent:** 05 June 2014 09:55  
**To:** Neil Budden

**Subject:** Re: FW: FW: Pensions Stedmans SSAS

Good morning Neil,

There will be a time charge on this project, can you confirm that the trustees are happy to cover this cost.

On 3 June 2014 15:20, Neil Budden <[Neil@cawley.co.uk](mailto:Neil@cawley.co.uk)> wrote:

Hi Michelle,

I have now received the signed authority back from the trustees and have forwarded it to Premier Pensions today.

Would it be possible for you to follow up on the tax free cash query now and also look into how the benefits, cash and fund allocations, can be split between the beneficiaries?

Any queries please let me know immediately.

Thanks and regards

Neil Budden Dip PFS

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

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Kind Regards

Michelle Lunnon

Administrator

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**Gavin** <gavinm@pensionpractitioner.com>  
To: Michelle Lunnon <michellel@pensionpractitioner.com>

9 June 2014 at 09:19

Shelley, I would say about £800 plus vat.

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**Michelle Lunnon** <michellel@pensionpractitioner.com>  
To: Neil Budden <Neil@cawley.co.uk>  
Cc: Gavin McCloskey <gavinm@pensionpractitioner.com>, Stacy Lunnon <stacyl@pensionpractitioner.com>

9 June 2014 at 10:16

Hello Neil,

I have been advised to inform you that it could possibly be £800.00 plus VAT.

If you are happy to proceed can you please confirm and we will move forward with the project.

[Quoted text hidden]  
| [Quoted text hidden]



[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

Thanks and regards

Neil Budden Dip PFS

Financial Planner

Cawley Financial Services, Donnington Park, Birdham Road, Donnington, Chichester, PO20 7DU

T: 01243 532161

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Kind Regards

Michelle Lunnon

Administrator

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--

Kind Regards

Michelle Lunnon  
Administrator

Pension Practitioner .Com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

T: 0800 634 4862  
F: 020 8711 2522

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**Michelle Lunnon** <michellel@pensionpractitioner.com>  
To: Gavin McCloskey <gavinm@pensionpractitioner.com>, Stacy Lunnon  
<stacyl@pensionpractitioner.com>, Brad Davis <bradd@pensionpractitioner.com>

9 June 2014 at 12:53

----- Forwarded message -----

From: **Neil Budden** <Neil@cawley.co.uk>

Date: 9 June 2014 12:36

Subject: RE: FW: FW: Pensions Stedmans SSAS

To: Michelle Lunnon <michellel@pensionpractitioner.com>

Cc: "Peter Stedman (Peter.Stedman@loftshop.co.uk)" <Peter.Stedman@loftshop.co.uk>

Hi Michelle,

I have spoken to the trustees and they are not happy to proceed at this level of cost, so please do not take the matter further at this stage.

Thanks and regards

Neil Budden Dip PFS

Financial Planner

Cawley Financial Services, Donnington Park, Birdham Road, Donnington, Chichester, PO20 7DU

T: 01243 532161

[www.cawley.co.uk](http://www.cawley.co.uk)

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**From:** Michelle Lunnon [mailto:[michellel@pensionpractitioner.com](mailto:michellel@pensionpractitioner.com)]

**Sent:** 09 June 2014 09:17

**To:** Neil Budden

**Cc:** Gavin McCloskey; Stacy Lunnon

**Subject:** Re: FW: FW: Pensions Stedmans SSAS

[Quoted text hidden]

[Quoted text hidden]