

Our Ref: 443578

29 August 2024

Private & Confidential  
Retirement Capital  
Venture Wales Building  
Merthyr Tydfil Industrial Business Park  
Merthyr Tydfil  
Wales  
CF48 4DR

Dear Sir/Madam

Policy: Retirement Capital - SASS  
Client Name: Peter Stedman

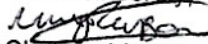
Please find enclosed a letter of authority from the above named client giving authorisation to release information for the above plan and any other plans the client holds with you.

Please confirm ALL of the information requested on the attached sheet that is relevant to the above contract. We require this information in full within the next 5 working days.

You should respond in writing or via email to the Financial Planning Admin Team in Leeds as per the details provided. Should you have any queries please contact me on 0113 245 4488 or email [\\_FinPlanAdmin@Investecwin.co.uk](mailto:_FinPlanAdmin@Investecwin.co.uk).

Thank you for your help and co-operation in this matter.

Yours sincerely,

88 

Chelsea Mckie

Advice Support Administrator

[Chelsea.Mckie@investecwin.co.uk](mailto:Chelsea.Mckie@investecwin.co.uk)

**Death Benefits:**

- Options Available; Return of Fund or Contributions/Dependants Pension/Integrated Life Cover/Continuing Investment/Income via Flexi-Access Drawdown/Other, Please Specify
- Names of Current Nominated Beneficiaries & % Apportionment

**Reviews:**

- Annual Review Date for SMPI
- Annual/Triennial/Statutory Review Dates for Drawdown, if applicable

**Remuneration:**

- Any Trail/Renewal/Adviser Charging Being Paid
- If Yes, is this transferable to another IFA
- Does the Contract Facilitate Adviser Charging

**Illustrations to:**

- Retirement Age
- Age 75
- Other, if Specified

**Forms Required:**

- Transfer Discharge Forms – these are still required even if you support Origo, as the receiving scheme may not
- Discretionary Fund Manager Appointment Form (if Applicable)
- Schedule of Permitted Investment if available
- Schedule of Provider Charges if available
- Adviser Charging Switch Form if facilitated
- Nomination of Beneficiaries Form

**PLEASE PROVIDE THE FOLLOWING ADDITIONAL INFORMATION IF THE PRODUCT IS:****An AVC/FSAVC**

- Is this Contract Transferable Independently of the Main Scheme
- Can this Contract be used to Provide the Full Entitlement to the Scheme PCLS

**An Executive Pension or Section 32**

- Was the Policy Established with a Single Premium? If Yes Please Provide Details

**A SIPP**

- Trustee & Scheme Administration Details
- Is the Member a Trustee
- Copies of the Last Trust Deed, Rules & Authorised Signatory List
- Other Assets Held Inc. Unlisted Shares & Non Standard Investments
- Any Direct Property Holdings Inc. Last Valuation & Date, Share of Holding, Annual Net Rental Income inc. any rental arrears
- Any Outstanding Borrowings & Associated Interest Rate
- Any Third Party Lending Inc. Outstanding Loan Amount, Interest Rate, Repayment Schedule & Any Arrears
- Any TIPs – Please Arrange for Authority to be Given to the TIP Providers to Provide Information Directly to us.



**RATHBONES**Incorporating  
Investec Wealth &  
Investment (UK)Investec Wealth & Investment  
Financial Planning Letter of Authority

Plan/Policy Number(s)

Plan/Policy Type

**SASS**

Company

COMPANY NAME Retirement Capital

COMPANY ADDRESS Venture Wales Building, Merthyr Tydfil Industrial Business Park

Merthyr Tydfil

Wales

POSTCODE CF48 4DR

\*I/We have appointed Investec Wealth &amp; Investment Limited FCA Number 124537. Please accept this letter as written authority to:



Provide Investec Wealth &amp; Investment with any information they may require in relation to the above policy and any other policies I/we have with you. This Authority should remain in place until notified otherwise.



Transfer the future servicing of the above policy to Investec Wealth &amp; Investment and any existing renewal or trail commission payments to their agency with you.

Please ensure all correspondence is sent to:

Financial Planning Administration, Investec Wealth &amp; Investment Limited, 3 Wellington Place, Leeds, LS1 4AP.

FULL NAME PETER STEADMAN - KAYSTED LIMITED

DATE OF BIRTH 01 04 1949

NATIONAL INSURANCE NUMBER YP 325530A

ADDRESS Argeles, Salthill Road

Chichester

POSTCODE PO19 3PY

SIGNED

PRINT NAME

PETER STEADMAN

DATE

21 08 26

SIGNED

PRINT NAME

JAMES STEADMAN

DATE

22 08 24

SIGNED

PRINT NAME

MARJORY STEADMAN

DATE

22 08 24

SIGNED

PRINT NAME

DATE

Investec Wealth &amp; Investment (UK) is a trading name of Investec Wealth &amp; Investment Limited

Member firm of the London Stock Exchange.  
Authorised and regulated by the Financial Conduct Authority.  
Investec Wealth & Investment Limited is registered in England.  
Registered No. 2122340. Registered Office: 30 Gresham Street, London, EC2V 7QN.



#### A SSAS

- Sponsoring Employer, Trustee and Scheme Administrator Details & Fees inc. Hourly Rate
- Copies of the Last Trust Deed, Rules & Authorised Signatory List
- Membership Details Inc. Date of Joining, Share of Funds/Assets & Trustee Status
- Last Annual Statement, Current Value & Fund Split
- Other Assets Held Inc Unlisted Shares & Non Standard Investments
- Any Direct Property Holdings, Inc. Last Valuation & Date, Share of Holding, Annual Net Rental Income Inc. Any Rental Arrears
- Any Outstanding Borrowings & Associated Interest Rate
- Any Employer Loan backs or Third Party Lending, Inc. Outstanding Loan Amount, Interest Rate, Repayment Schedule & Any Arrears
- Any TIPs – please arrange for authority to be given to TIP providers to provide information directly to us.

#### PLEASE PROVIDE THE FOLLOWING FOR DEFINED BENEFIT PLANS

##### Policy Details

- Confirmation of Policy Type
- Statement of Benefit Entitlement/Deferred Benefit Statement & Scheme Booklet
- Confirmation of CETV or Last Statement for Unfunded/Public Sector Schemes
- Date Member Joined the Scheme
- Date Member Left the Scheme if Applicable
- Scheme NRD
- Details of Any Entitlement to PCLS greater than 25% or the Documents Required to Calculate This
- Current Income Expectation for the Member & Escalation Basis
- Current Scheme Funding Position. If Underfunded also Full Details on Any Recovery Plan in Place
- Does the Client Have an AVC Policy Attached. Please Provide Details
- Level of Spousal &/or Dependants Pension Available & Criteria to Receive These
- Details of Current Spouse Held
- Details of Any Pension Sharing or Earmarking Orders
- Is a Partial Transfer Permissible
- Please Included the Transfer Discharge Papers/Requirements to Transfer. These are still Required in the Event You Support the Origo System as the Receiving Scheme May Not
- Please confirm any details of Safeguarded Rights including details of Scheme Ref Testing, Guaranteed Minimum Pension or similar – where applicable please confirm all details.



**PLEASE PROVIDE THE FOLLOWING FOR ALL PENSION TYPES:**

**Policy Details:**

- Type of Pension Policy
- Insurance or Trust Based Scheme
- Commencement Date
- Selected Retirement Date
- Pension Sharing or Ear-marking Orders

**Contributions:**

- Current Contribution Details
- Contribution History – Previous 5 Tax Years – Split EE & ER
- PIP Details if not aligned to Tax Year
- Waiver of Premium
- Lifetime Allowance Protection Details Inc. Type, Certificate Number & Date

**Investment:**

- Fund Value
- Transfer Value Inc. Penalties
- Funds Invested In – Inc. Units, Bid Price, Sedols & Charges Inc. Any Additional Expenses
- List of Funds Available Specific to the Contract Inc. Restrictions to No' Funds Invested at Any One Time
- Can a Discretionary Fund Manager be Appointed? Are There Any Restrictions

**With Profits:**

- Guaranteed Maturity/Guaranteed Bonuses for Conventional WP
- Details of the Series or Version & Fund Charges
- Details Current Bonus Rates & Past 3 Yrs Rates
- Any Guaranteed Growth Rates Applicable to Unitised WP
- Asset Allocation of Appropriate WP Fund
- Is an MVA Applicable? If so Amount & MVA Free Periods?

**Charges:**

- Details of all Charges Including Enhancements in the Form of Loyalty Bonus/Fund Rebates or Similar & Dates Applied
- Also Any Policy, Fund or Admin Charges not Included in the Above
- Number of Free Switches & Charges Thereafter

**Retirement Benefits:**

- Does the Contract Provide Full &/or Partial UFPLS or Flexi Access Drawdown on Retirement?
- Any Deferred Annuity Benefits/GAR
- Dates Applicable to Guarantees & Conditions Under Which They Apply
- Details of Any Entitlement to PCLS Greater than 25% &/or the Forms to Calculate This

**Benefits Paid or In Payment:**

- Type of Benefit
- Full or Partial Drawdown Details Inc. Current Fund Split
- Crystallisation Dates & Values Crystallised
- Details of PCLS & Income Taken Inc. Current Income Being Paid
- Has the MPAA Been Triggered & What Was the Trigger Date
- If Capped – Max GAD Details Inc. Pension Yr, & Next Review Date. Can Further Uncrystallised funds be Crystallised into Capped
- Details of Lifetime Allowance Usage