

GOLDING & PARTNERS LTD

Senior Partner Practice of St. James's Place Wealth Management

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ST. JAMES'S PLACE
WEALTH MANAGEMENT

PP Pension Practitioners

**Daws House
33-35 Daws Lane
London
NW7 4D**

09 June 2017

Dear Sirs,

Pension Schemes for LKL Trustee Scheme

Can you please provide me with the following information regarding pension scheme eligibility and membership for the above employee. This letter has been countersigned by all the Trustees to confirm authority to release this information to me now and in respect of any future requests.

Pension Scheme availability

1. Do you have a pension scheme available to this employee?
2. If no, do you have a date when you expect a scheme to be in place? Please provide any relevant details including the charges and fund choices.

If you do have a pension scheme available currently please answer the following questions;

3. Is the scheme money purchase/investment-linked or defined benefit/final salary?
4. Is the client a member of the scheme currently?
5. Does the scheme satisfy auto enrolment rules and if not, will you be implementing a new scheme at some future date?

Money purchase/investment-linked schemes

6. Please confirm whether the member is benefitting from the maximum employer contributions possible, for example if matching of contributions applies.
7. Please confirm the fund/s that the member is invested and the charges for the scheme/funds. Please also provide details of the other funds available and their charges.

JAMES WRING DipPFS
Managing Director of Golding & Partners Ltd

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Registered Office: Oakwood House Lights Lane Alderbury Salisbury SP5 3AL.



8. If the employee is not a member, please provide details of the default fund/s for the scheme.

Defined benefit/final salary schemes

9. Can the client secure either added years or any further defined pension benefits in the scheme by transfer-in, single contribution, or regular contributions? If yes, can you provide an estimate of the benefits they could secure with regular contributions?
10. Is there an option to contribute to or transfer-in to a linked in-house AVC scheme? If yes, do you allow a client's AVC fund to provide their tax free cash entitlement to avoid giving up final salary pension at retirement?
11. Is there another investment-linked option for the member to make further contributions to/transfer into, for example a stakeholder scheme? If yes, please provide the charges for this.

Yours faithfully,

James Wring DipPFS
Managing Director of Golding & Partners Ltd
Senior Partner Practice of St. James's Place Wealth Management

Client Authority

I hereby authorise **James Wring** of St. James's Place Wealth Management, St. Mary's House, Netherhampton, Salisbury, SP2 8PU

to approach the company listed below to obtain all information that they require regarding our Scheme with them.

Name of Company	Policy Number (where known)
PP Pension Practitioners Daws House 33-35 Daws Lane London NW7 4D	LKL TRUSTEE SCHEME

Yours sincerely

**Trustees of LKL Trustees Scheme
LKL Services Ltd
Agriculture House Unit C
Old Sarum Park
Old Sarum
Salisbury
SP4 6EB**

Signed
Trustee: George William Gordon

Signed
Trustee: Julie Claire Gordon

Signed
Trustee: Ivor Christian Gordon

Signed
Trustee: Simon Andrew Stevenson Collier

Signed
Trustee: Sheila May Collier

Date: 07/06/17