



Emily McAlister <emily@retirement.capital>

MMS Pension Scheme

3 messages

gavin mccloskey <gavinm@retirement.capital>
To: Nikki Spoor <nikkis@whitehartassociates.com>
Cc: Emily McAlister <emily@retirement.capital>

3 August 2022 at 14:47

Hi Nikki,

I hope you are keeping well.

We need to make some updates in respect of MMS, specifically add a second trustee to the fund.

Generally speaking this would be a family member by which the pension fund is passed over to that individual on Caroline's death. Looking through the original paperwork there are some documents which Barnett Waddingham sent to the client directly and did not take a copy of that information (which I will need).

I wonder if you want me to make contact with Caroline directly or this is something you wish discuss with her as part of her overall tax planning. Perhaps a meeting may be best as there is a fair bit we need to do on this.

I welcome your thoughts.

Kind regards

Gavin

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Retirement
.Capital



Web. <https://retirement.capital>
Phone: 0330 311 0088
Email: gavinm@retirement.capital

Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfyl
Wales
CF48 4DR

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Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>
To: gavin mccloskey <gavinm@retirement.capital>
Cc: Emily McAlister <emily@retirement.capital>

3 August 2022 at 14:54

Hi Gavin

All good my end apart from HMRC sending me nuts.

Caroline doesn't use technology so the only way to speak to her is on the phone, in writing or in person at her home in Norfolk. If you wanted you could put down all the questions in writing everything you need resolution on and I can send to her in post and then have a conversation with her to get the answers to forward on ? What do you thin it best way forward ? I can pre-empt her and give you her home number if you would prefer to have a convo over the phone direct.

I don't know who her beneficiaries are – probably the cats and dogs, so no go there.

I have the information to do the latest accounts for 2022 so will forward on as soon as I have chance to complete.

Kindest

Nikki

Nicola Spoor FCCA FCA - Director (Pronoun her;she)

White Hart Associates (London) Limited

Office: 0208 878 8383 / Fax: 0208 392 2451

2nd Floor Nucleus House, 2 Lower Mortlake Road, Richmond, TW9 2JA

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From: gavin mccloskey <gavinm@retirement.capital>

Sent: 03 August 2022 13:48

To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

Cc: Emily McAlister <emily@retirement.capital>

Subject: MMS Pension Scheme

Hi Nikki,

I hope you are keeping well.

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[Redacted]

[Redacted]

Web: <https://retirement.capital>

Phone: 0330 311 0088

Email: gavinm@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

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gavin mccloskey <gavinm@retirement.capital>

31 August 2022 at 17:54

To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>, Emily McAlister <emily@retirement.capital>

Hi Nikki,

We can act as an independent trustee and sit in the background, although I do think that a nomination of beneficiary and Will should be put in place we

we are qualified to do this now as a firm. This will at least avoid her assets going to the Exchequer and to her favourite causes instead. Perhaps to the

RSPC or Blue Cross are very popular.

I will arrange for the relevant paperwork to be drafted up and she will then simply need to decide where her assets should be distributed on passing.

With regard to the missing documents, basically the deed of removal which was signed by Pensioner Trustees London was sent directly to the client, it is that

copy I need receipt of.

I will diary to get everything together for you in September

tkx

gavin

On Mon, Aug 22, 2022 at 12:49 PM Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com> wrote:

Hi gavin

Just to let you know I am going to see Caroline on Thursday 24th September. Can I suggest we set up a call with her and me whilst I am there.

The lease is being renewed with lawyers at present. I will let you know when all signed and send you a copy. The terms are another 3 years at £39K per annum rent. Due to working from home shift there are a lot of units available on that site so the rent was negotiated at just £1K above current agreement.

On the Trustee issue – I am not sure but think you guys should be the other Trustee. It can only be a professional firm or either her lawyer or me, because of her relationships with family being poor.

Can you send me a list of the documents you are missing from BW. I am sure by law they have to keep copies, so little confused how idiotic that is ! I will ask Caroline to get out the file and hopefully I can dig through and find what you are looking for.

Accounts will be finalised this week and I will send across.

Thanks

Nikki

Nicola Spoor FCCA FCA - Director (Pronoun her;she)

White Hart Associates (London) Limited

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From: gavin mccloskey <gavinm@retirement.capital>
Sent: 03 August 2022 16:57
To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>
Subject: Re: MMS Pension Scheme

Hi Nikki,

I was just speaking with another accountant I do work for and he was just reminding me how bad HMRC are - they are unlike any other group I have ever come across.

It would be preferable if I could have a call with her but add you into the call as a three way call. Basically we need to

cover the following:

Is there someone close to her who can act as a trustee or beneficiary?

If not does she want a professional firm to act as a trustee on the SSAS?

We need to renew the lease on the property

We need some documents that BW in their stupidity sent without holding copies.

I need about 30 mins to go through the points. Can you make the initial connection?

A copy of the accounts in advance that would be great!

Many thanks

Gavin

On Wed, Aug 3, 2022 at 2:10 PM Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com> wrote:

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