



Stacy Lunnon <stacyl@pensionpractitioner.com>

FW: M M S Executive Pension Scheme

4 messages

Nikki Spoor <nikkis@whitehartassociates.com>
To: Stacy Lunnon <stacyl@pensionpractitioner.com>

13 August 2018 at 16:20

Hi Stacy

Below is latest epistle from BW in relation to MMS EPS. They have acted really aggressively with this scheme, totally overkill in my opinion. I got emails from Laura from BW asking me for pension contribution details for 20 years nearly and a chase up email every other day. The client complained about them to the manager last year – their manager at BW was taken sick and had been provided with lots of this information and then the clients were asked to do new valuations etc all over again. Since the complaint they have been sending all sorts of requests. There is nothing at all untoward in bank statements. If there was I would make the clients sort it.

Shall I advise her that we will not be providing ? If you guys need the bank statements I will get the client to send them to me again (I had them when I completed the financials). The issue is the clients are quite elderly and don't have scanners and don't correspond via email, so it makes this type of voluminous information difficult to provide. If you guys need this annually I will get them copied when I do the accounts and provide with the accounts.

I think this does give detail of who the scheme administrator is below.

With kind regards.

Nikki

Nicola Spoor FCCA ACA - Director**White Hart Associates (London) Limited**

Office: 0208 878 8383 / Fax: 0208 392 2451

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

ICAEW No: C003387872 / Company No: 04520239 / VAT Registration No: 150936315

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From: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Sent: 13 August 2018 14:52

To: Nikki Spoor <nikkis@whitehartassociates.com>; Helen Kisiala <Helen.Kisiala@Barnett-Waddingham.co.uk>

Subject: RE: M M S Executive Pension Scheme

Hi Nikki,

Thank you for clarifying these points. My colleague Helen will look into the tax repayment as mentioned in your previous email, as a separate matter.

With regards to the bank statements, these are required as standard as we act through our Trustee Company as Scheme Administrator. We are responsible to keep a track/ongoing review of the bank accounts not only to help us establish the total value of the scheme, but to ensure there have been no transactions which HMRC would deem as unauthorised. Where this may be the case, we would ask the clients for sufficient supporting documentation for the transactions to enable us to keep an audit trail on our records.

In addition, there has been some Remedial Work which we have been carrying out in the background for the scheme, I understand you have had some communication from my colleague Laura Derry with regards to this. The bank statements will provide us with the audit trail to support the information we have retrieved.

I hope this helps but if you require further clarification, please let me know.

Kind Regards

Sofia Fiaz

SSAS Client Manager | Barnett Waddingham LLP



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From: Nikki Spoor <nikkis@whitehartassociates.com>
Sent: 06 August 2018 09:15
To: Helen Kisiala <Helen.Kisiala@Barnett-Waddingham.co.uk>
Cc: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>
Subject: RE: M M S Executive Pension Scheme

Hi Helen

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We will note the changes necessary for the information sheets – would you like this changed an amended 2018 accounts sent to you accordingly ?

Kind regards

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From: Helen Kisiala <Helen.Kisiala@Barnett-Waddingham.co.uk>

Sent: 30 July 2018 16:12

To: Nikki Spoor <nikkis@whitehartassociates.com>

Cc: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Subject: M M S Executive Pension Scheme

Dear Nikki,

Thank you for your letter dated 25 July enclosing the accounts for year ending 5 April 2018. I have reviewed them and it has raised a couple of points which I would be most grateful for your help with.

On page 7, point 7 please could I ask what the Debtors of £494 relates to ?

Please could I ask for copies of the schemes NatWest accounts ****4239 and ****4212 from 6 April 2017 to 5 April 2018 so that we can note them for our records in relation to the accounts.

Finally, please could I request that Pensioneer Trustees (London) Limited is listed under the Trustees on page 1, as we should be named as trustees, and could Pensioneer Trustees (London) Limited rather than Barnett Waddingham Trustees Limited be noted on page 2 as the correct trustees.

Thank you in advance for your help.

Kind regards

Helen

Helen Kisiala

SSAS Client Administrator | Barnett Waddingham LLP



Office Amersham

Call 01494 788184

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Emily McAlister <emilym@pensionpractitioner.com>

10 September 2018 at 11:45

To: Stacy Lunnon <stacyl@pensionpractitioner.com>, Esther S <esther@pensionpractitioner.com>

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

From: **Nikki Spoor** <nikkis@whitehartassociates.com>

Date: 10 September 2018 at 08:42

Subject: FW: M M S Executive Pension Scheme

To: Gavin McCloskey <gavinm@pensionpractitioner.com>, Emily McAlister <emilym@pensionpractitioner.com>, Georgina Stuliglowa <georginas@pensionpractitioner.com>

Dear Gavin and Emily

This was another exchange. The historical remedial work they are talking about involved them asking me for the last 15 years pension payments made out of the scheme from the PAYE scheme. It was nothing to do with us or the client. When I said I didn't think we had going back 15 years they told me they wanted it and to find it quickly. The tone of their email was that somehow we needed to find it as it was something to do with us, which it definitely was not.

Can you let me know if you need the bank statements for the scheme regularly as I will put this into place, rather than ask for them yearly. I can send them annually with the financial statements. The clients don't correspond via email and do everything via the post, so I only get the statements once a year. If I know you need them I will copy them and scan them at that point.

I am not really sure what went on at BW about this client, but they have been aggressive with them in the last year and the client hasn't done anything at all wrong or different than in any previous year. I am sure you will perhaps see from their handover docs what the issue is.

Kind regards.

[Quoted text hidden]

[Quoted text hidden]

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Kind Regards

Emily McAlister
Administrator

Please note that from 01st September 2017 our address has change to:

Pension Practitioner
48 Chorley New Road
Bolton
BL1 4AP

T: 0800 634 4862
F: 020 8711 2522

Pension Practitioner is a tradestyle of The Practitioners Partnership LP
Registered Number: 00159
Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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Gavin <gavinm@pensionpractitioner.com>
To: Stacy Lunnon <stacyl@pensionpractitioner.com>

12 September 2018 at 11:10

Hi Nikki,
We do not need the bank statements as these go to you to include in the scheme accounts. They would be needed where there was an audit check but to be honest we would simply request the statements from you. So,

Pension Practitioner

48 Chorley New Road
Bolton
BL1 4AP

T: 0800 634 4862
F: 020 8906 6611

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[Quoted text hidden]

Nikki Spoor <nikkis@whitehartassociates.com>
To: Stacy Lunnon <stacyl@pensionpractitioner.com>

12 September 2018 at 15:29

Hi Stacy

Below is latest exchange. I will ask the clients for the bank statements again and send them. They havent done any drawdowns in 2017-2018 so I don't have a clue what they are talking about really.

Kind regards

Nikki

Nicola Spoor FCCA ACA - Director

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: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Sent: 11 September 2018 15:22

To: Nikki Spoor <nikkis@whitehartassociates.com>

Subject: RE: M M S Executive Pension Scheme

Hi Nikki,

I apologise for not specifying – I requested a response for the details of the handover you have mentioned in your previous email. It is difficult for us to determine if the Trustees will be taking over as Scheme Administrator or not and therefore I can't determine if the statements will still be required.

The statements will provide us with the evidence for the values used for the Drawdown Reviews for the members. This does tie in to the recent request you received for the split of pension payments as this information supports the Apportionment of Funds carried out for the Drawdown Reviews.

I hope this answers your queries.

Kind Regards

Sofia Fiaz

SSAS Client Manager | Barnett Waddingham LLP



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Sent: 11 September 2018 15:12
To: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>
Subject: RE: M M S Executive Pension Scheme

Hi Sofia

Can you let me know what the remedial work on the scheme is ? I got a request for pension details going back 15 years, but was not quite sure what the remedial work was.

When you ask me for a response – can you let me know what it is I need to respond to ?

Many thanks

Nikki

Nicola Spoor FCCA ACA - Director

White Hart Associates (London) Limited

Office: 0208 878 8383 / Fax: 0208 392 2451

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From: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Sent: 11 September 2018 15:03

To: Nikki Spoor <nikkis@whitehartassociates.com>

Subject: RE: M M S Executive Pension Scheme

Hi Nikki,

Thank you for your email.

We haven't received any correspondence or notification of a takeover request from the Members or another provider. However, I would imagine that if the members wish to appoint a new Professional Trustee and Scheme Administrator, then the new provider will require the Remedial Work in order to have accurate data on the scheme.

I look forward to your response.

Kind Regards

Sofia Fiaz

SSAS Client Manager | Barnett Waddingham LLP

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From: Nikki Spoor <nikkis@whitehartassociates.com>
Sent: 10 September 2018 12:50
To: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>
Subject: RE: M M S Executive Pension Scheme

Hi Sofia

Sorry I havent got them back. I have not chased as M Saunders and C Wilde have decided to move pension scheme advisors from BW. I think you should have received confirmation of the handover request. I don't want you to have to do further work unnecessarily. If you still need them despite the move then I will chase them for copies.

Kind regards

Nicola Spoor FCCA ACA - Director
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: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Sent: 10 September 2018 12:38

To: Nikki Spoor <nikkis@whitehartassociates.com>

Subject: RE: M M S Executive Pension Scheme

Hi Nikki,

I hope you are well.

I am just following up on my email below in relation to the bank statements. Sorry to chase, but I wonder if you have managed to obtain the statements at all?

I look forward to your response.

Kind Regards

Sofia Fiaz

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Sent: 30 July 2018 16:12

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Cc: Sofia Fiaz <Sofia.Fiaz@Barnett-Waddingham.co.uk>

Subject: M M S Executive Pension Scheme

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Helen

Helen Kisiala

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