



Galina Williams <galina@retirement.capital>

Fwd: Maurice Company Directors Retirement Plan

Emily McAlister <emily@retirement.capital>
To: Galina Williams <galina@retirement.capital>

16 January 2025 at 10:50

Kind Regards
Emily McAlister



Web: <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

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

From: **Peter Winter** <Peter@afaonline.co.uk>

Date: Wed, 15 Jan 2025 at 17:53

Subject: FW: Maurice Company Directors Retirement Plan
To: Emily McAlister <emily@retirement.capital>

Hi Emily,

Please find attached the statements for Maurice and Co.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Ltd

T: 07983 547584

E: peter@afaonline.co.uk



Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are the not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

From: Laurence Elton <laurence@elton1.co.uk>
Date: Wednesday 15 January 2025 at 11:22
To: PeterWinter <Peter@afaonline.co.uk>
Subject: RE: Maurice Company Directors Retirement Plan

Hi Peter

I've sent them a cheque today & attached the statements

I'm away from 4/2 until 19/2

Best

Laurence

From: Peter Winter <Peter@afaonline.co.uk>
Sent: 15 January 2025 10:14
To: Laurence Elton <laurence@elton1.co.uk>
Subject: FW: Maurice Company Directors Retirement Plan

Hi Laurence,

I hope you are well.

Emily at the pension administrator has asked for Pension bank statements to cover the 23-24 tax year '06.04.23 - 05.04.24'.

Could you send those across either directly to her or over to me and I will forward them on.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Ltd

T: 07983 547584

E: peter@afaonline.co.uk



Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

From: Emily McAlister <emily@retirement.capital>
Date: Wednesday 15 January 2025 at 09:09
To: PeterWinter <Peter@afaonline.co.uk>
Subject: Re: Maurice Company Directors Retirement Plan

Hi Peter,


Will you please send me NatWest Bank a/c (statements required covering 06.04.23 - 05.04.24).

THank you.

Kind Regards

Emily McAlister

Image removed by sender.

Image removed by sender. Image removed by sender.

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 14 Jan 2025 at 15:31, Peter Winter <Peter@afaonline.co.uk> wrote:

Hi Emily,

Please find the figures attached.

Axa TIP as of 5/4/2024 – £119,129.97

Quilter Pension as of 5/4/2024 - £20,382.40

Let me know if you need anything else.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Ltd

T: 07983 547584

E: peter@afaonline.co.uk



Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are the not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

From: Emily McAlister <emily@retirement.capital>

Date: Thursday 2 January 2025 at 14:48

To: PeterWinter <Peter@afaonline.co.uk>

Subject: Re: Maurice Company Directors Retirement Plan

Hi Peter,

Happy New Year.

Last year the figures you sent were:

AXA Tip (Laurence) as at 05/04/2023 – £132,207.64

Quilter (Brenda) as at 05/04/2023 - £19,405.80.

Kind Regards

Emily McAlister

Error! Filename not specified.

Error! Filename not specified. Error! Filename not specified.

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Thu, 2 Jan 2025 at 15:37, Peter Winter <Peter@afaonline.co.uk> wrote:

Hi Emily,

Do you have the figures I sent you last year for comparison.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Ltd

T: 07983 547584

E: peter@afaonline.co.uk



Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are the not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

From: Emily McAlister <emily@retirement.capital>
Date: Thursday 19 December 2024 at 10:31
To: PeterWinter <Peter@afaonline.co.uk>
Subject: Re: Maurice Company Directors Retirement Plan

Hi Peter,

Will you please send me tax return data as soon as possible.

Thank you.

Kind Regards

Emily McAlister

CHRISTMAS OPENING HOURS 🎄

Please note that our office will close on 20 December.

We will be open on weekdays between official Bank Holidays (i.e., 25-26 December and 1 January) to attend to payments, payroll and urgent requests. Normal business will resume on Thursday, 2 January.

Wishing you a very Merry Christmas! 🎁🧑🏻🎅

Error! Filename not specified.

Error! Filename not specified. Error! Filename not specified.

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 20 Aug 2024 at 18:02, Peter Winter <Peter@afaonline.co.uk> wrote:

Hi Emily,

I am just in the process of moving everything over for Mr Elton to the new firm. If you would like to chase in a month or so I should be able to provide you with that info.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Advice Ltd

T: 07983 547584

E: peter@afaonline.co.uk

Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are the not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

From: Emily McAlister <emily@retirement.capital>
Date: Tuesday, 20 August 2024 at 10:18
To: PeterWinter <Peter@afaonline.co.uk>
Subject: Re: Maurice Company Directors Retirement Plan

Hi Peter,

We need to prepare the scheme tax return. Are you able to help and provide the valuations as at 05.04.24 please:

NatWest Bank a/c (statements required covering 06.04.23 - 05.04.24)

Axa TIP

Friends Life / Old Mutual

Thank you.

Kind Regards

Emily McAlister

Error! Filename not specified.

Error! Filename not specified. **Error! Filename not specified.**

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Fri, 16 Aug 2024 at 20:45, Peter Winter <Peter@afaonline.co.uk> wrote:

Hi Emily,

Apologies if you are getting this twice. I cant see a previous email I sent in sent or outbox. I have moved company and I will be continuing to deal with Laurence Elton and Maurice Co Directors retirement plan going forward. My new email is (peter@afaonline.co.uk) and the company is Active Financial.

If you need confirmation, please feel free to check in with Laurence.

Kind regards

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

Active Financial Advice Ltd**T:** 07983 547584**E:** peter@afaonline.co.uk

Active Financial Advice is a trading style of Active Financial Ltd, which is an Appointed Representative of ValidPath Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 197107. Registered in England and Wales. Company number: 15605611. Registered office: [2 Blind Pond Lane, Bow Brickhill, Milton Keynes, MK17 9FP](#)

This email and the information it contains may be privileged and/or confidential. It is for the intended addressee(s) only. The unauthorised use, disclosure or copying of this email, or any information it contains is prohibited and could, in certain circumstances be a criminal offence. If you are the not the intended recipient, please notify the sender immediately and delete the message from your system. Any information contained in this message must not be construed as giving investment advice within or outside the United Kingdom.

,

From: Emily McAlister <emily@retirement.capital>**Date:** Wednesday, 20 September 2023 at 11:38**To:** PeterWinter <Peter.Winter@hjsfinancialplanning.co.uk>**Subject:** Re: Maurice Company Directors Retirement Plan

Great, thank you Peter.

Kind Regards

Emily McAlister

Error! Filename not specified.

Error! Filename not specified. **Error! Filename not specified.**

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Wed, 20 Sept 2023 at 12:37, Peter Winter <Peter.Winter@hjsfinancialplanning.co.uk> wrote:

Hi Emily,

Here they are.

Thanks

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

t: 023 8144 7788

office: 023 8092 0128

www.hjssolutions.co.uk

HEAD OFFICE: First Floor, Tagus House, 9 Ocean Way, Southampton, SO14 3TJ

HJS Financial Planning Limited is a limited company registered in England and Wales No. 06976226.

HJS Financial Planning Ltd are authorised and regulated by the Financial Conduct Authority. HJS Financial Planning Ltd is entered on the FCA register under reference 755721. Email communications are not secure. For this reason HJS Financial Planning Ltd cannot guarantee the security of the email or its contents or that it remains virus free once sent.

Please note that the company may monitor email traffic data and also the content of email for the purposes of security and staff training.

This message contains confidential information and is intended only for the intended recipients. If you are not an intended recipient you should not disseminate, distribute or copy this e-mail. Please notify immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. We therefore do not accept liability for any errors or omissions in the contents of this message, which arise as a result of e-mail transmission. If verification is required please request a hard-copy version.

Registered Office: [12-14 Carlton Place, Southampton, Hampshire SO15 2EA.](#)

From: Emily McAlister <emily@retirement.capital>
Date: Wednesday, 20 September 2023 at 09:02
To: Peter Winter <Peter.Winter@hjsfinancialplanning.co.uk>
Subject: Re: Maurice Company Directors Retirement Plan

Hi Peter,

Thank you for this information.

Is it possible you can send me a copy of the statement or screen shot if you have one please?

Thanks.

Kind Regards

Emily McAlister

Error! Filename not specified.

Error! Filename not specified. **Error! Filename not specified.**

Web: <https://retirement.capital>

Phone: 0330 311 0088

Email: emily@retirement.capital

Data Processing Centre

Retirement.Capital

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 19 Sept 2023 at 17:30, Peter Winter <Peter.Winter@hjsfinancialplanning.co.uk> wrote:

Hi Emily,

The valuations are below

AXA Tip (Laurence) as at 05/04/2023 – £132,207.64

Quilter (Brenda) as at 05/04/2023 - £19,405.80.

Thanks

Peter Winter FPFS, ER, CeMAP

Chartered Financial Planner

t: 023 8144 7788

office: 023 8092 0128

www.hjssolutions.co.uk

HEAD OFFICE: First Floor, Tagus House, 9 Ocean Way, Southampton, SO14 3TJ

HJS Financial Planning Limited is a limited company registered in England and Wales No. 06976226.

HJS Financial Planning Ltd are authorised and regulated by the Financial Conduct Authority. HJS Financial Planning Ltd is entered on the FCA register under reference 755721. Email communications are not secure. For this reason HJS Financial Planning Ltd cannot guarantee the security of the email or its contents or that it remains virus free once sent.

Please note that the company may monitor email traffic data and also the content of email for the purposes of security and staff training.

This message contains confidential information and is intended only for the intended recipients. If you are not an intended recipient you should not disseminate, distribute or copy this e-mail. Please notify immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. We therefore do not accept liability for any errors or omissions in the contents of this message, which arise as a result of e-mail transmission. If verification is required please request a hard-copy version.

Registered Office: [12-14 Carlton Place, Southampton, Hampshire SO15 2EA.](#)

From: Emily McAlister <emily@retirement.capital>
Date: Friday, 15 September 2023 at 14:38
To: Peter Winter <Peter.Winter@hjsfinancialplanning.co.uk>
Subject: Maurice Company Directors Retirement Plan

Hi Peter

Will you please send me the valuations as at 05.04.23 for:

Friends Life/OMW

AXA

I will need copies of the above please.

Thank you.

Kind Regards

Emily McAlister

Error! Filename not specified.

Error! Filename not specified. Error! Filename not specified.

Web. <https://retirement.capital>

[Quoted text hidden]



Maurice Co Stats 2024.pdf
11988K