



Registered Scheme Administrator Limited | Office 12 | Venture Wales Building | Pentrebach | Merthyr Tydfil CF48 4DR
Telephone 0121 769 0041 | E-mail info@registeredchemeadministrator.com

Calder Financial
Badger Farm
Willow Pit Lane
Hilton
DE65 5FN

Date: 06/12/2021

Dear Tom,

Re: Meller SSAS, Mr C Cox & Mr G Cartledge

In response to your letter, please find below the information requested in connection with the above scheme.

1. Type of Plan: Small Self-Administered Scheme. The scheme establishing date is 25 August 2015.
2. The pension fund consist of the following assets:
 - property valued at £335,000
 - cash at bank of £196,450

Total fund value as at 03/12/2021: **£531,450**

This is broken down as follows:

Colin Cox

Cash Value	£113,982.07
Property Value	£194,370.03
Total Fund Value	£308,352.09

These benefits are fully uncrystallised

Graham Cartledge

Cash Value	£82,467.93
Property Value	£140,629.97
Total Fund Value	£223,097.91

Unrystallised Fund	£208,570.85
Crystallised Fund	£14,527.05

3. The transfer values are as above. No charges apply on transfer unless the scheme needs to be wound up or the trustee needs to be removed from the scheme by Deed.



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4. In accordance with the scheme rules a member can start receiving benefits as and when they reach the "normal minimum pension age", which is 55 at present.
5. Retirement options are covered by the scheme rules (copy attached). They do facilitate Flexi Access Drawdown.
6. Benefit options are covered by the attached rules. Beneficiary Flexi Access Drawdown is allowed.
7. We are a scheme administrator only and do not offer any investment choices.
8. The annual pension administration fee is £1300 p.a. for both members. This is being paid quarterly. There is a separate payroll administration fee of £440 p.a. paid in respect of Mr Cartledge who is in monthly drawdown.
There are small fees payable annually to the Information Commissioners Office (£40 p.a.) and the Pensions Regulator (£29 p.a.).
9. No guarantees apply.
10. There are no additional features such as protected cash, growth rates, life cover.
11. Yes they are.
12. N/A
13. There were no cash transfers made into the scheme. The scheme was initially funded by an in-specie contribution of property valued at £176,540 at the time of transfer, split equally between Mr Colin Cox and Mr Graham Cartledge. There were no further contributions paid into the scheme. Any subsequent payments into the fund consist of rental income paid monthly at the rate of £4,000.
14. Both members nominated their beneficiaries in 2015. Please see the details below:
Graham Cartledge: Margaret Ann Cartledge 100%
Colin Cox: Allison Cox 100%
15. There are no ongoing adviser payments.
16. We have not been notified of any pension sharing orders.
17. We do not use Origo. Transfers out are processed on written request from the member and provision of necessary information from the receiving scheme.

Should you require anything further, please do not contact us.

Yours sincerely

SSAS Administration Team

For and on Behalf of

Registered Scheme Administrator Ltd

info@registeredchemeadministrator.com

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