

Carlton James

Pension Administration



CARLTONJAMES

Pension Scheme Information

Date Produced 23 September 2016

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Scheme Information

Scheme Name	Mersey 55 Retirement Scheme
Sponsoring Company Name	Mersey 55 Limited
Company Number	08541477
Company UTR Number	<i>Unknown</i>
Scheme PSTR Number	00803335RV
Scheme Holding Bank	Metro Bank
Scheme Bank Account Number	17396439
Scheme Bank Sort Code	23-05-80
Scheme Establishment Date	18/09/2013
Number of Scheme Member/Trustees	7
Who is the scheme Administrator?	Pension Practitioner.Com
Who introduced the Scheme?	Pension Practitioner.Com - David Nicklin
Who is the Scheme IFA?	JAN Investment Marketing

Scheme Membership Profile (As per the Member suitability reviews)	
Average member earnings	Between £21,000 and £50,000
Proportion of Males	Greater than 70%
Education Level	Between 20% and 50% graduate or equivalent
Business in the Financial Sector	No
Retirement Age	75
Preferred Equity	External Passive Management

Scheme Fee Charges (As per the Member suitability reviews)	
Practitioner Set up Fee Charges (If Applicable)	First Member Charge £800 + VAT; any additional members £400 + VAT
IFA Set Up Charges (If Applicable)	2% Initial Charge
Practitioner Admin Fee Charges (If Applicable)	First Member Charge £800 + VAT; any additional members £400 + VAT
IFA Service Charges (If Applicable)	0.5% Annual Charge

- Sponsoring employer address:
93 Aldwick Road, Bognor Regis, West Sussex, PO21 2NW
- Scheme Banking Address:
One Southampton Row, London, WC1B 5HA

Member Information

Mr Paul Williams	
Member Number	1
Date of Birth	22/12/1970
Sex	Male
National Insurance Number	NI657946B
Client Address	130 Haldens
	Welweyn Garden City
	Hertfordshire
	A17 1DG
Contact Number	07561 109952
Email Address	Poolman19702000@yahoo.com

Mrs Jean Jones	
Member Number	2
Date of Birth	22/09/1956
Sex	Female
National Insurance Number	YX956555C
Client Address	21 Lime Kiln Gardens
	Bradley Stoke
	Bristol
	BS32 0DB
Contact Number	01454 852599
Email Address	jeanfjones@hotmail.com

Mrs Tracey Howard	
Member Number	3
Date of Birth	17/05/1967
Sex	Female
National Insurance Number	NP024822A
Client Address	4 Serbin Close
	Leylon
	London
	E10 6JL
Contact Number	02089 881660
Email Address	Tracy.howard67@yahoo.co.uk

Mr Steven Robinson	
Member Number	4
Date of Birth	23/01/1961
Sex	Male
National Insurance Number	WL735683D
Client Address	11 Stag Way
	Farham
	Hants
	PO15 6TW
Contact Number	07775 990684
Email Address	Srobinson3529@aol.com

Mr Peter Dalton	
Member Number	5
Date of Birth	30/05/1962
Sex	Male
National Insurance Number	WM721703C
Client Address	29 Reyde Close
	Redditch
	Worcester
	B97 5RS
Contact Number	01527 401154
Email Address	Pete382@btinternet.com

Mr Nigel Simms	
Member Number	6
Date of Birth	06/04/1963
Sex	Male
National Insurance Number	NA982661A
Client Address	1 Raven Walk
	Flitwick
	Bedford
	MK45 1NH
Contact Number	01525 838116
Email Address	Kuda_chenai@outlook.com

Mr Scott Nelson	
Member Number	7
Date of Birth	05/01/1967
Sex	Male
National Insurance Number	NW705813A
Client Address	12 Glover Street
	Wimblebury
	Cannock
	WS12 2RS
Contact Number	01543 458385
Email Address	Nelsonscott1@sky.com

Member Fund Breakdowns

Mr Paul Williams – Quick View	
Member Fund Value	£35,771.65
Months in Scheme	33
Percentage of Funds Invested	88.44%
Cash Balance	£4,136.68

Mr Paul Williams – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£20,000.00	£3,634.97	£8,000.00
Percentage Amount Invested %	55.91%	10.16%	22.36%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£59,200.00	£5,561.50	£11,200.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Paul Williams – Investment Allocations – Uncrystallised	
The Reforestation Group	£20,000.00
Carlton James Skywatch Inn	£3,634.97
Mallets Loan Note	£8,000.00
Cash	£4,136.68

Mr Paul Williams – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

N/A

Mrs Jean Jones – Quick View	
Member Fund Value	£47,881.40
Months in Scheme	28
Percentage of Funds Invested	96.91%
Cash Balance	£1,479.02

Mrs Jean Jones – Investment Breakdown	
Uncrystallised Percentage	0%
Crystallised Percentage	100%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£30,000.00	£5,402.38	£11,000.00
Percentage Amount Invested %	62.65%	11.28%	22.97%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£88,800.00	£8,265.64	£15,400.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mrs Jean Jones – Investment Allocations – Uncrystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Mrs Jean Jones – Investment Allocations – Crystallised	
The Reforestation Group	£30,000.00
Carlton James Skywatch Inn	£5,402.38
Mallets Loan Note	£11,000.00
Cash	£1,479.02

Notes:

Member took an income drawdown of £2,000 on the 23rd of October 2015

Member took an income drawdown of £5,000 on the 27th of April 2016

Mrs Tracey Howard – Quick View	
Member Fund Value	£36,964.50
Months in Scheme	28
Percentage of Funds Invested	83.18%
Cash Balance	£6,220.54

Mrs Tracey Howard – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£20,000.00	£3,743.96	£7,000.00
Percentage Amount Invested %	54.11%	10.13%	18.94%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£59,200.00	£5,728.26	£9,800.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mrs Tracey Howard – Investment Allocations – Uncrystallised	
The Reforestation Group	£20,000.00
Carlton James Skywatch Inn	£3,743.96
Mallets Loan Note	£7,000.00
Cash	£6,220.54

Mrs Tracey Howard – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

Mr Steven Robinson – Quick View	
Member Fund Value	£70,674.28
Months in Scheme	29
Percentage of Funds Invested	98.68%
Cash Balance	£935.94

Mr Steven Robinson – Investment Breakdown	
Uncrystallised Percentage	23.31%
Crystallised Percentage	76.69%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£40,000.00	£4,738.34	£25,000.00
Percentage Amount Invested %	56.60%	6.70%	35.37%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£118,400.00	£7,249.66	£35,000.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Steven Robinson – Investment Allocations – Uncrystallised	
The Reforestation Group	£40,000.00
Carlton James Skywatch Inn	£4,738.34
Mallets Loan Note	£25,000.00
Cash	£7,592.97

Mr Steven Robinson – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

Mr Peter Dalton – Quick View	
Member Fund Value	£37,618.23
Months in Scheme	28
Percentage of Funds Invested	84.54%
Cash Balance	£5,815.35

Mr Peter Dalton – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£20,000.00	£3,802.88	£8,000.00
Percentage Amount Invested %	53.17%	10.11%	21.27%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£59,200.00	£5,818.41	£11,200.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Peter Dalton – Investment Allocations – Uncrystallised	
The Reforestation Group	£20,000.00
Carlton James Skywatch Inn	£3,802.88
Mallets Loan Note	£8,000.00
Cash	£5,815.35

Mr Peter Dalton – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

Mr Nigel Simms – Quick View	
Member Fund Value	£51,394.50
Months in Scheme	28
Percentage of Funds Invested	83.82%
Cash Balance	£8,316.14

Mr Nigel Simms – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£30,000.00	£5,078.36	£8,000.00
Percentage Amount Invested %	58.37%	9.88%	15.57%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£88,800.00	£7,769.89	£11,200.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Nigel Simms – Investment Allocations – Uncrystallised	
The Reforestation Group	£30,000.00
Carlton James Skywatch Inn	£5,078.36
Mallets Loan Note	£8,000.00
Cash	£8,316.14

Mr Nigel Simms – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

Mr Scott Nelson – Quick View	
Member Fund Value	£31,055.89
Months in Scheme	28
Percentage of Funds Invested	87.57%
Cash Balance	£3,859.83

Mr Scott Nelson – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£20,000.00	£3,196.06	£4,000.00
Percentage Amount Invested %	64.40%	12.88%	10.29%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£59,200.00	£4,889.97	£5,600.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Scott Nelson – Investment Allocations – Uncrystallised	
The Reforestation Group	£20,000.00
Carlton James Skywatch Inn	£3,196.06
Mallets Loan Note	£4,000.00
Cash	£3,859.83

Mr Scott Nelson – Investment Allocations – Crystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Notes:

Scheme Summary/Potential Reviews

- Member Scheme ownership
 - Paul Williams – 12.47%
 - Jean Jones – 16.69%
 - Tracey Howard – 12.89%
 - Steven Robinson – 16.10%
 - Peter Dalton – 13.11%
 - Nigel Simms – 17.92%
 - Scott Nelson – 10.83%

- Mallets Loan currently owe the pension scheme £25,543.90 plus initial capital invested
- Carlton James Skywatch Inn Investment set for maturity at the end of September, delays on payment may be caused due to overseas transfer
- The Reforestation Group has recently been in contact advising they may pay out early, however, investment maturity is not due for another 5 years
- The Schemes accumulated liability to Pension Practitioner.Com, since its establishment to date, comes to a sum total of £15,360.00; however, we calculate that the scheme has been charged £23,628.00 to date.
- The sponsoring employer was dissolved following compulsory strike-off on the 6th of January 2015