

Adrian Shakespeare

From: Emily McAlister <emily@retirement.capital>
Sent: 25 October 2022 10:28
To: Sarah Thomas
Cc: Adrian Shakespeare
Subject: Re: FW: MILLSTONE SSAS LOANBACK

Hi Sarah,

The documents will be finished today.

Can you help please with one thing.. - Is the loan to be specifically earmarked for Stephen Howells and Steven Dicks only (and, if so, in what proportion), or whether it is to be a pooled asset that Stuart Pearson will also potentially benefit from (Stuart Pearson is also a member trustee, so should really sign the agreements/deeds as a trustee regardless, but I just want to make sure that any earmarking for specific members is detailed in the initial resolutions).

I look forward to hearing from you.

Thanks
Emily

On Mon, 24 Oct 2022 at 14:40, Emily McAlister <emily@retirement.capital> wrote:
Hi Sarah,

The documents are being prepared now - I am sorry they are not ready.

When they are, I will let you know.

Thanks
Emily

On Mon, 24 Oct 2022 at 14:18, Sarah Thomas <sarah@stratfordcollins.co.uk> wrote:

Hi Emily

Hope you're well, further to Adrian's discussion with Gavin on Thursday, please can you confirm if Gavin did manage to get the paperwork completed and out to the members Friday?

Many Thanks

Sarah

Sarah Thomas
Client Services Manager

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From: Emily McAlister <emily@retirement.capital>
Sent: 20 October 2022 15:07
To: Sarah Thomas <sarah@stratfordcollins.co.uk>
Subject: Re: FW: MILLSTONE SSAS LOANBACK

Hi Sarah,

Gavin will call Adrian on this.

Thanks

Emily

On Thu, 20 Oct 2022 at 15:49, Sarah Thomas <sarah@stratfordcollins.co.uk> wrote:

Brilliant thank you Emily!

Many Thanks

Sarah

Sarah Thomas
Client Services Manager

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From: Emily McAlister <emily@retirement.capital>

Sent: 20 October 2022 14:43

To: Sarah Thomas <sarah@stratfordcollins.co.uk>

Subject: Re: FW: MILLSTONE SSAS LOANBACK

Hi Sarah,

I will follow this up as Gavin and Tony were both working on this.

Thank you

Emily

On Thu, 20 Oct 2022 at 15:30, Sarah Thomas <sarah@stratfordcollins.co.uk> wrote:

Hi Emily

Hope you're well, further to Adrian's email below is there any update on this please?

Many Thanks

Sarah

Sarah Thomas

Client Services Manager

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From: Adrian Shakespeare <adrian@stratfordcollins.co.uk>

Sent: 17 October 2022 17:20

To: Emily McAlister <emily@retirement.capital>

Cc: Sarah Thomas <sarah@stratfordcollins.co.uk>

Subject: Re: MILLSTONE SSAS LOANBACK

Yes crack on please.

Regards

Many Thanks

Adrian Shakespeare Dip PFS, Certs CII (MP & ER)

Managing Director

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On 17 Oct 2022, at 15:33, Emily McAlister <emily@retirement.capital> wrote:

Hi Adrian,

In response to your email, Gavin has responded:

- If the maximum loan restriction including the interest rolled up for the term applies even if the loan is serviced monthly. - The figures I have provided are monthly and interest accrued is add as part of the 50% limit
- Details of the HMRC change in practice regards charges calculations so that we can avoid this happening again - essentially you need to reconsider security against assets which can be amortised on the balance sheet and have a predictable lifespan of less than 51 years
- What is wrong with the existing supplied documents that they require re-doing by yourselves. They don't work for this purpose.
- What the procedure is for new proposals moving forward again to avoid future delays given our established procedures with yourselves. We need to prepare the loan documents and put in the relevant processes, unless there is securitisation against property.
- What additional documents you will be preparing for the £850 and how quickly these can be prepared. We will do all the paperwork and re-send it by Wednesday.

Please let me know if you are happy for us to proceed.

Thank you

Emily

On Mon, 17 Oct 2022 at 14:31, Adrian Shakespeare <adrian@stratfordcollins.co.uk> wrote:

Hi Emily,

Thanks for getting back to us, the clients are keen to resolve as soon as possible. So Please proceed with the revised amount of £370,000 and the 3.25% interest rate.

Could you also clarify in the interim:-

- If the maximum loan restriction including the interest rolled up for the term applies even if the loan is serviced monthly.
- Details of the HMRC change in practice regards charges calculations so that we can avoid this happening again.
- What is wrong with the existing supplied documents that they require re-doing by yourselves.
- What the procedure is for new proposals moving forward again to avoid future delays given our established procedures with yourselves.
- What additional documents you will be preparing for the £850 and how quickly these can be prepared.

Much appreciated.

Many
Thanks

Adrian Shakespeare Dip PFS, Certs CII (MP & ER)
Managing Director

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From: Emily McAlister
Sent: 17 October 2022 12:48
To: Adrian Shakespeare <adrian@stratfordcollins.co.uk>
Cc: Sarah Thomas <sarah@stratfordcollins.co.uk>
Subject: Re: MILLSTONE SSAS LOANBACK

Dear Adrian,

Sorry for the delay in getting back to you. As you know, Tony has reviewed this request and then it was passed to Gavin for him to review.

Gavin has replied to say that following a change in HMRC practice regarding security charges, the amount which the pension scheme can secure as per the accounts inclusive of interest amounts to £402,000.

Therefore, the maximum loan would be £356,000 at 4.5% interest. If however, the client wishes to lend out at the minimum interest rate of 3.25% fixed for the term, then the amount available as a loan amounts to £370,000. This is short on what the client needs but it does at least allow for some solution for this.

We will need to prepare the facility agreement and charges in-house, updates to the current charges on Companies House will need to be made also. Our fee for this work will be £850.

Please let me know how the client wishes to proceed.

Thank you

Emily

On Fri, 30 Sept 2022 at 17:17, Adrian Shakespeare <adrian@stratfordcollins.co.uk> wrote:

Hi Emily,

Hope you are well. Please find attached a packaged Loanback case for the above clients. The security is being provided by way of a debenture over the company. The only item missing from the paperwork is the accountants formal valuation. I expect to have this start of next week. In the meantime could you please proceed to process and review the rest of the documentation.

Much appreciated.

Have a great weekend.

Many Thanks

Adrian Shakespeare Dip PFS, Certs CII (MP & ER)
Managing Director

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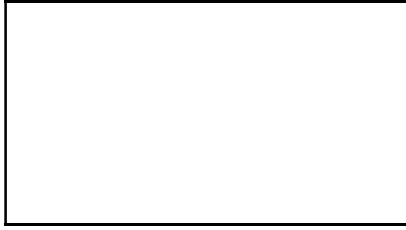
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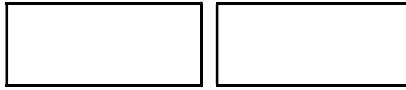
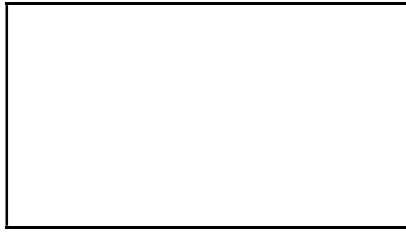
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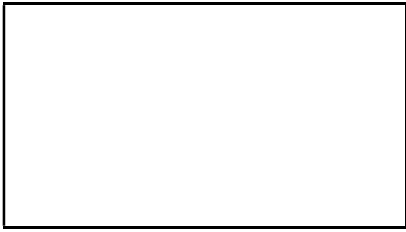
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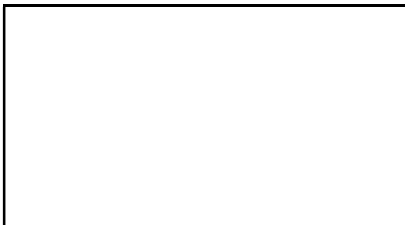
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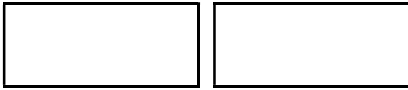
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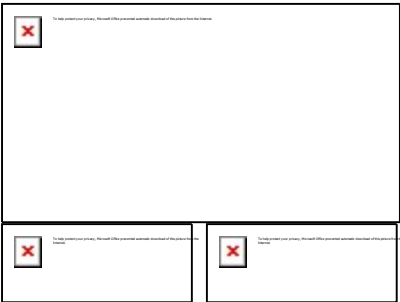
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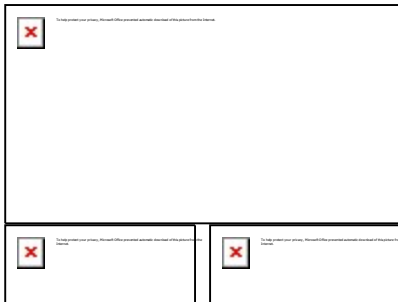
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