



Emily McAlister &lt;emily@retirement.capital&gt;

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**Re: Pension Fund**

1 message

**gavin mccloskey** <gavinm@retirement.capital>

4 November 2022 at 16:30

To: Meera Mehta &lt;meeramehta22@icloud.com&gt;

Cc: Mohamed Moghul &lt;msmoghul@kalair.co.uk&gt;, Emily McAlister &lt;emily@retirement.capital&gt;

Hi Meera,

I would recommend that we do this monthly, and run this as a payroll.

I have check the tax position and the payments will be subject to income tax.

I would recommend that we set this up as a standing order.

In respect of the lump sum payment to you for the 50k loan repayment to the Jersey company - I have checked the tax position and this payment of £50,000 will be subject to income tax. Unfortunately, there is no way around this.

Please let me know if you wish us to proceed with setting this up.

Many thanks

Gavin

On Fri, Nov 4, 2022 at 2:02 PM Meera Mehta <[meeramehta22@icloud.com](mailto:meeramehta22@icloud.com)> wrote:

Hi Gavin

Can we have an update on the below please?

Kind Regards

Meera

On 27 Oct 2022, at 16:37, Meera Mehta <[meeramehta22@icloud.com](mailto:meeramehta22@icloud.com)> wrote:

Hi Gavin

We need 50,000.00 in a lump sum to repay the loan.

We've worked out that we need 5,000.00 a month and we are happy for you to guide us whether it would be best (costly (payroll) to do this in a yearly, quarterly or monthly sum.

Kind Regards

Meera

On 26 Oct 2022, at 18:47, gavin mccloskey <[gavinm@retirement.capital](mailto:gavinm@retirement.capital)> wrote:

Hi Meera, no there are no costs that come to mind.

There may be some payroll involved but I think we can cover everything in the service charges.

Kind regards

Gavin

On Wed, Oct 26, 2022 at 7:02 PM Meera Mehta <[meeramehta22@icloud.com](mailto:meeramehta22@icloud.com)> wrote:

Hi Gavin

Thank you for your quick response. I will discuss the options with Mohammed tomorrow and come back to you. Is there any costs involved and are they higher if we go for regular payments?

Kind Regards

Meera

On 26 Oct 2022, at 16:12, gavin mccloskey  
<[gavinm@retirement.capital](mailto:gavinm@retirement.capital)> wrote:

Hi Meera,

Many thanks for your email and good to hear from you.  
This is something I can arrange, I will need to put in certain paperwork for this.  
Can you advise me of the total sum, and whether you wish to put in a regular payment plan to your brother?  
I think it was before covid was the last time we go together, if you wish to catch up for a meeting next month please let me know also  
Kind regards  
Gavin

On Wed, Oct 26, 2022 at 4:28 PM Mohamed Moghul

<[msmoghul@kalair.co.uk](mailto:msmoghul@kalair.co.uk)> wrote:

Dear Meera,

I have noticed that you have sent email to Gavin on his old email address, anyway I am forwarding it to him, and his new email address is: [gaviinm@retirement.capital](mailto:gaviinm@retirement.capital)

GAVIN - please respond to Meera's email below.

Thank you.

Best regards  
Mohamed S Moghul  
Accounts Manager  
KEARSLEY AIRWAYS LIMITED  
Committed to engineering excellence since 1947  
8 Temple Gardens  
London NW11 0LL  
United Kingdom  
Tel: +44 (0) 20 8458 7299  
Mobile: +44 (0) 7514 274177  
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Email: [msmoghul@kalair.co.uk](mailto:msmoghul@kalair.co.uk)  
Website: [www.kalair.co.uk](http://www.kalair.co.uk)

-----Original Message-----

From: Meera Mehta <[meeramehta22@icloud.com](mailto:meeramehta22@icloud.com)>

Sent: 26 October 2022 03:11 PM

To: Gavin <[gavinm@pensionpractitioner.com](mailto:gavinm@pensionpractitioner.com)>

Cc: Mohamed Moghul <[msmoghul@kalair.co.uk](mailto:msmoghul@kalair.co.uk)>

Subject: Pension Fund

[EXTERNAL]

This message originated from outside of the organisation. Only trust the contents if you know and trust the sender.

Hi Gavin

I hope you are keeping well?

I wonder if it would be possible to draw some funds from the pension fund to cover my brothers upkeep and also the running expenses for my parents home.

I have taken a loan a while back from Magern Ltd , a jersey company that my mother set up and I would also like to repay that. The loan was for 50,000.00, also to cover the same expenses.

I look forward to hearing your thoughts.

Kind Regards

Meera

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# Retirement .Capital



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