

Carlton James

Pension Administration



CARLTONJAMES

Pension Scheme Information

Date Produced 23 September 2016

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Scheme Information

Scheme Name	P Varley Limited Pension Scheme
Sponsoring Company Name	P Varley Limited
Company Number	6703786
Company UTR Number	<i>Unknown</i>
Scheme PSTR Number	00803334RS
Scheme Holding Bank	Bath Building Society
Scheme Bank Account Number	00000000
Scheme Bank Sort Code	62-30-45
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 £19,000 and £40,000
Proportion of Males	Greater than 80%
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:
50/52 Aire Stree, Goole, East Yorkshire, DN14 5QE
- Scheme Banking Address:
15 Queen Square, Bath, BA1 2HN

Member Information

Mr Patrick Varley	
Member Number	1
Date of Birth	03/04/1957
Sex	Male
National Insurance Number	YX858274D
Client Address	1 Churchill Walk
	Goole
	East Yorkshire
	DN14 6HH
Contact Number	07779 593272
Email Address	Patrickvarley1@hotmail.co.uk

Mr Peter Roberts	
Member Number	2
Date of Birth	21/10/1960
Sex	Male
National Insurance Number	WL326961A
Client Address	3 Aire Close
	Cross Hills
	Keighley
	BD20 7RZ
Contact Number	01535 500876
Email Address	Petermroberts21@btinternet.com

Mrs Beverley Pownall	
Member Number	3
Date of Birth	10/07/1961
Sex	Female
National Insurance Number	WL747253B
Client Address	Flat 30 Westmore Court
	17-20 Carlton Drive
	Putney
	SW15 2BU
Contact Number	01253 730893
Email Address	Beverleypownall@talktalk.net

Mr Bernard Ellis	
Member Number	4
Date of Birth	09/12/1960
Sex	Male
National Insurance Number	WL594655C
Client Address	7 Fairway Close
	Churston-Ferrors
	South Devon
	TQ5 0LG
Contact Number	01803 845998
Email Address	Steve-ellis@sky.com

Mr Andrew Heavisides	
Member Number	5
Date of Birth	13/06/1964
Sex	Male
National Insurance Number	NB687123A
Client Address	12 Thorburn Street
	Sunderland
	-
	SR6 8HY
Contact Number	01915 160326
Email Address	Andrew.heavisides@btinternet.com

Mr David Wallington	
Member Number	6
Date of Birth	13/06/1965
Sex	Male
National Insurance Number	NE825811D
Client Address	76 Kirkwood Grove
	Medbourne
	Buckinghamshire
	MK5 6FP
Contact Number	01908 507751
Email Address	davidwallington@hotmail.co.uk

Mr David Deakin	
Member Number	7
Date of Birth	10/02/1966
Sex	Male
National Insurance Number	NH639005C
Client Address	9 Ladybrook Grove
	Wilmslow
	Cheshire
	SK9 2PH
Contact Number	07522 507512
Email Address	-
Secondary Contact Number	01625 473614

Member Fund Breakdowns

Mr Patrick Varley – Quick View	
Member Fund Value	£20,676.72
Months in Scheme	34
Percentage of Funds Invested	83.29%
Cash Balance	£3,455.05

Mr Patrick Varley – Investment Breakdown	
Uncrystallised Percentage	0%
Crystallised Percentage	100%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£10,000.00	£1,221.67	£6,000.00
Percentage Amount Invested %	48.36%	5.91%	29.02%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£29,600.00	£1,869.16	£8,400.00
Initial Investment Date	06/12/2013	22/07/2014	09/12/2013

Mr Patrick Varley – Investment Allocations – Uncrystallised	
The Reforestation Group	N/A
Carlton James Skywatch Inn	N/A
Mallets Loan Note	N/A
Cash	N/A

Mr Patrick Varley – Investment Allocations – Crystallised	
The Reforestation Group	£10,000.00
Carlton James Skywatch Inn	£1,227.67
Mallets Loan Note	£6,000.00
Cash	£3,455.05

Notes:

N/A

Mr Peter Roberts – Quick View	
Member Fund Value	£92,545.08
Months in Scheme	29
Percentage of Funds Invested	97.30%
Cash Balance	£2,500.00

Mr Peter Roberts – Investment Breakdown	
Uncrystallised Percentage	31.28%
Crystallised Percentage	68.72%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£60,000.00	£6,045.08	£24,000.00
Percentage Amount Invested %	64.83%	6.53%	25.93%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£177,600.00	£9,248.97	£33,600.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Peter Roberts – Investment Allocations – Uncrystallised	
The Reforestation Group	£18,768.00
Carlton James Skywatch Inn	£1,890.90
Mallets Loan Note	£7,507.20
Cash	£782.28

Mr Peter Roberts – Investment Allocations – Crystallised	
The Reforestation Group	£41,232.00
Carlton James Skywatch Inn	£4,154.18
Mallets Loan Note	£16,492.80
Cash	£1,717.72

Notes:

Member took partial PCLS on 07/03/2016 for £21,198.90

Mrs Beverley Pownall – Quick View	
Member Fund Value	£80,517.95
Months in Scheme	29
Percentage of Funds Invested	98.62%
Cash Balance	£1,110.93

Mrs Beverley Pownall – Investment Breakdown	
Uncrystallised Percentage	21.76%
Crystallised Percentage	78.24%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£50,000.00	£5,407.02	£24,000.00
Percentage Amount Invested %	62.10%	6.72%	29.81%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£148,000.00	£8,272.74	£33,600.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mrs Beverley Pownall – Investment Allocations – Uncrystallised	
The Reforestation Group	£10,880.00
Carlton James Skywatch Inn	£1,176.57
Mallets Loan Note	£5,222.40
Cash	£238.98

Mrs Beverley Pownall – Investment Allocations – Crystallised	
The Reforestation Group	£39,120.00
Carlton James Skywatch Inn	£4,230.45
Mallets Loan Note	£18,777.60
Cash	£871.95

Notes:

Member took partial PCLS on 11/08/2016 for £21,000.00

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

Mr Bernard Ellis – 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 Bernard Ellis – Investment Allocations – Uncrystallised	
The Reforestation Group	£9,324.00
Carlton James Skywatch Inn	£1,104.51
Mallets Loan Note	£5,827.50
Cash	£215.32

Mr Bernard Ellis – Investment Allocations – Crystallised	
The Reforestation Group	£30,676.00
Carlton James Skywatch Inn	£3,633.83
Mallets Loan Note	£19,172.50
Cash	£720.62

Notes:

Member took partial PCLS on 07/03/2016 for £13,667.01

Member took partial PCLS on 02/08/2016 for £4,400.64

Mr Andrew Heavisides – Quick View	
Member Fund Value	£53,211.19
Months in Scheme	29
Percentage of Funds Invested	80.65%
Cash Balance	£10,298.44

Mr Andrew Heavisides – 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	£2,912.75	£10,000.00
Percentage Amount Invested %	56.38%	5.47%	18.79%
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	£4,456.51	£14,000.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr Andrew Heavisides – Investment Allocations – Uncrystallised	
The Reforestation Group	£30,000.00
Carlton James Skywatch Inn	£2,912.75
Mallets Loan Note	£10,000.00
Cash	£10,298.44

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

Notes:

Mr David Wallington – Quick View	
Member Fund Value	£67,238.08
Months in Scheme	29
Percentage of Funds Invested	79.78%
Cash Balance	£13,593.29

Mr David Wallington – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£40,000.00	£3,644.79	£10,000.00
Percentage Amount Invested %	59.49%	5.42%	14.87%
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	£5,576.53	£14,000.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr David Wallington – Investment Allocations – Uncrystallised	
The Reforestation Group	£40,000.00
Carlton James Skywatch Inn	£3,644.79
Mallets Loan Note	£10,000.00
Cash	£13,593.29

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

Notes:

Mr David Deakin – Quick View	
Member Fund Value	£122,932.08
Months in Scheme	29
Percentage of Funds Invested	79.33%
Cash Balance	£25,401.74

Mr David Deakin – Investment Breakdown	
Uncrystallised Percentage	100%
Crystallised Percentage	0%

Fund Name(s)	The Reforestation Group	Carlton James Skywatch Inn	Mallets Loan Note
Amount Invested	£70,000.00	£6,530.34	£21,000.00
Percentage Amount Invested %	56.94%	5.31%	17.08%
Returns Offered (Overall)	196.00%	53.00%	40.00%
Investment Term (Minimum)	7 Years	2 Years	5 Years
Cash Returns on Maturity	£207,200.00	£9,991.42	£29,400.00
Initial Investment Date	21/05/2014	22/07/2014	21/05/2014

Mr David Deakin – Investment Allocations – Uncrystallised	
The Reforestation Group	£70,000.00
Carlton James Skywatch Inn	£6,530.34
Mallets Loan Note	£21,000.00
Cash	£25,401.74

Mr David Deakin – 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
 - Patrick Varley – 4.07%
 - Peter Roberts – 18.22%
 - Beverey Pownall – 15.86%
 - Bernard Ellis – 13.92%
 - Andrew Heaviside – 10.48%
 - David Wallington – 13.24%
 - David Deakin – 24.21%

- Mallets Loan Note partial payment to the P Varley Limited Pension Scheme made on 18th September 2015 for £4,400.00; Scheme outstanding investment returns of £48,313.56
- 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 £19,788.00 to date.