



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

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**Priory Gate SSAS - Dave Curran PCLS payment**

10 messages

**Emily McAlister** <emily@retirement.capital>

28 October 2024 at 16:09

To: Simon Carlin &lt;simon@cactusfp.co.uk&gt;

Hi Simon,

Please see the attached bank instruction form. Can I ask that this is checked carefully before being signed and emailed back to me.

I can not see an email where I have asked Tony for his confirmation to proceed with this payment. Maybe this did not happen? Do you have the breakdown/valuations please so I can just run it by him.

Thank you.

Kind Regards  
Emily McAlister

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**3 attachments**

 **MB OPI - PCLS - Dave Curran - Priory Gate28.10.24.pdf**  
234K

 **BCE - D Curran - Priory Gate SSAS 28.10.24.pdf**  
206K

 **Priory Gate.pdf**  
52K

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**Simon Carlin** <simon@cactusfp.co.uk>

29 October 2024 at 15:43

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

Hi Emily

Please process Dave's signed Metro Bank form, before budget tomorrow lunch.

The scheme assets at 5 April 2024 were advised in the attached scheme accounts.

The latest Aviva valuation at 15 October (when he signed his PCLS request) was £982,959.62, cash at Metro Bank was £1,918.83 no recent update in Quilter value, HMRC interest owed is now £36 as the previous year has been paid in the time between. So total assets of £1,619,752.

Dave share is £997,046 and Annette is £622,706.

Dave has £338,023 unvested and £659,023 vested

As Dave has taken £200k previously and has no protection his maximum PCLS under new rules is £268,275 Lump Sum Allowance less £200k previously paid = £68,275 remaining which is less than a quarter of the remaining unvested funds.

Regards, Simon

Telephone or message 07894 070677; book a call or appointment at [calendly.com/CactusFP](https://calendly.com/CactusFP)

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**From:** Dave Curran <[dtc@newgateprojects.co.uk](mailto:dtc@newgateprojects.co.uk)>  
**Sent:** 28 October 2024 4:57 PM  
**To:** Simon Carlin <[simon@cactusfp.co.uk](mailto:simon@cactusfp.co.uk)>  
**Subject:** RE: Priory Gate SSAS - Dave Curran PCLS payment

Hi Simon

Please see signed form attached.  
Should I forward to Emily?

Dave

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**From:** Simon Carlin <[simon@cactusfp.co.uk](mailto:simon@cactusfp.co.uk)>  
**Sent:** 28 October 2024 15:42  
**To:** Dave Curran <[dtc@newgateprojects.co.uk](mailto:dtc@newgateprojects.co.uk)>  
**Subject:** Fwd: Priory Gate SSAS - Dave Curran PCLS payment

Hi Dave

Please sign and date the metro form then scan and email back.

Many thanks

Sent from [Outlook for Android](#) call, text or WhatsApp 07894 070677

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**3 attachments**



**MB Form for DTC 25 pc balance.pdf**  
579K



**20240405 annual statement - Priory Gate SSAS.pdf**  
190K



**20241015 Aviva valuation - PG SSAS.pdf**  
271K

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**Emily McAlister** <[emily@retirement.capital](mailto:emily@retirement.capital)>  
To: Tony McCartney <[tonym@retirement.capital](mailto:tonym@retirement.capital)>

29 October 2024 at 16:29

Hi Tony,

Im sure all ok but, would you have a look over this and confirm I am fine to proceed (tomorrow) please.

Thank you.

Kind Regards  
Emily McAlister

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#### 5 attachments



**MB Form for DTC 25 pc balance.pdf**  
579K



**20240405 annual statement - Priory Gate SSAS.pdf**  
190K



**20241015 Aviva valuation - PG SSAS.pdf**  
271K



**Pension withdrawal (1).pdf**  
206K



**13441707.44964449.GBP.csv**  
11K

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**Tony McCartney** <[tonym@retirement.capital](mailto:tonym@retirement.capital)>  
To: Emily McAlister <[emily@retirement.capital](mailto:emily@retirement.capital)>

29 October 2024 at 17:18

Hi Emily

Aye, this is fine.

Certificate!

Thanks,

Tony

[Quoted text hidden]

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**Emily McAlister** <emily@retirement.capital>  
To: Tony McCartney <tonym@retirement.capital>

29 October 2024 at 17:24

Thanks and Yes, will do that too.

Kind Regards  
Emily McAlister

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**Emily McAlister** <emily@retirement.capital>  
To: Tony McCartney <tonym@retirement.capital>

30 October 2024 at 13:31

Hi Tony,

You best check this.. it doesnt flow natural to me to do these calculations! ha.  
Hope all ok anyway. I will process the PCLS later this afternoon to David.

Thanks.

Kind Regards  
Emily McAlister

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On Tue, 29 Oct 2024 at 17:18, Tony McCartney <[tonym@retirement.capital](mailto:tonym@retirement.capital)> wrote:

[Quoted text hidden]



**LSA & LSDBA Certificate David Curran 30.10.24.docx**  
19K

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**Tony McCartney** <[tonym@retirement.capital](mailto:tonym@retirement.capital)>  
To: Emily McAlister <[emily@retirement.capital](mailto:emily@retirement.capital)>

30 October 2024 at 13:38

Absolutely fine  
[Quoted text hidden]

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**Emily McAlister** <[emily@retirement.capital](mailto:emily@retirement.capital)>  
To: Tony McCartney <[tonym@retirement.capital](mailto:tonym@retirement.capital)>

30 October 2024 at 14:56

I surprise myself.. at times. 😊

Kind Regards  
Emily McAlister

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**Simon Carlin** <[simon@cactusfp.co.uk](mailto:simon@cactusfp.co.uk)>  
To: Emily McAlister <[emily@retirement.capital](mailto:emily@retirement.capital)>

1 November 2024 at 14:27

Hi Emily

You can cancel this request for now, due to no action in the budget Dave may now take his tax free cash in March 2026, approx. 18 months time.

I am looking at investment options for him to top up his Aviva Platform investment with the same amount £68,275 and will confirm arrangements when agreed.

Regards, Simon

Telephone or message 07894 070677; book a call or appointment at [calendly.com/CactusFP](https://calendly.com/CactusFP)

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**From:** Simon Carlin <[simon@cactusfp.co.uk](mailto:simon@cactusfp.co.uk)>  
**Sent:** 29 October 2024 2:43 PM  
**To:** Emily McAlister <[emily@retirement.capital](mailto:emily@retirement.capital)>  
**Subject:** Fw: Priory Gate SSAS - Dave Curran PCLS payment

[Quoted text hidden]

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**Emily McAlister** <[emily@retirement.capital](mailto:emily@retirement.capital)>  
To: Tony McCartney <[tonym@retirement.capital](mailto:tonym@retirement.capital)>

4 November 2024 at 10:13

I could cry.. after all the effort made! hahaha  
😭😭 oh well..

Kind Regards  
Emily McAlister

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----- Forwarded message -----

From: **Simon Carlin** <[simon@cactusfp.co.uk](mailto:simon@cactusfp.co.uk)>

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