

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

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

10 messages

**Emily McAlister** <emily@retirement.capital> To: Simon Carlin <simon@cactusfp.co.uk>

28 October 2024 at 16:09

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





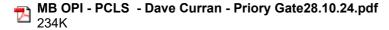


Web. https://retirement.capital Phone: 0330 311 0088 Email: emily@retirement.capital

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#### 3 attachments





Priory Gate.pdf

**Simon Carlin** <simon@cactusfp.co.uk>
To: Emily McAlister <emily@retirement.capital>

29 October 2024 at 15:43

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

From: Dave Curran <dtc@newgateprojects.co.uk>

Sent: 28 October 2024 4:57 PM

To: Simon Carlin <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

From: Simon Carlin <simon@cactusfp.co.uk>

Sent: 28 October 2024 15:42

To: Dave Curran <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

[Quoted text hidden]

#### 3 attachments



20240405 annual statement - Priory Gate SSAS.pdf

20241015 Aviva valuation - PG SSAS.pdf 271K

**Emily McAlister** <emily@retirement.capital>
To: Tony McCartney <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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[Quoted text hidden]

#### 5 attachments



MB Form for DTC 25 pc balance.pdf



20240405 annual statement - Priory Gate SSAS.pdf 190K



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



Pension withdrawal (1).pdf 206K



**13441707.44964449.GBP.csv** 

**Tony McCartney** <tonym@retirement.capital>
To: Emily McAlister <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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[Quoted text hidden]

**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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[Quoted text hidden]

**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> wrote: [Quoted text hidden]



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

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

30 October 2024 at 13:38

#### Absolutely fine

[Quoted text hidden]

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

30 October 2024 at 14:56

I surprise myself.. at times.

Kind Regards Emily McAlister

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[Quoted text hidden]

Simon Carlin <simon@cactusfp.co.uk> To: Emily McAlister <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

From: Simon Carlin <simon@cactusfp.co.uk>

Sent: 29 October 2024 2:43 PM

To: Emily McAlister <emily@retirement.capital>

Subject: Fw: Priory Gate SSAS - Dave Curran PCLS payment

[Quoted text hidden]

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

[Quoted text hidden] [Quoted text hidden]