

Coutts & Co  
Wellington Gate  
7/9 Church Road  
Tunbridge Wells  
Kent  
TN1 1HT

19<sup>th</sup> June 2018

Dear Stephen,

Re: R.T. Quaife Engineering Ltd SSAS

In response to your request for information letter dated 17<sup>th</sup> April 2018 please find to follow the information required. I do apologise for the delay, we were waiting on confirmation of the property valuation and the bank statements for the last twelve months before we could provide you with the information.

Information required:

1. SSAS – R T Quaife Engineering Ltd Small Self-Administered Scheme
2. £2,162,668
3. Transfer value is the same, no early exit charges apply. We charge a fee of £850 to wind-up the Scheme
4. N/A
5. The clients have not indicated a “selected retirement age”
6. Annual administration fee of £1,138.50 paid quarterly by direct debit
7. We are not aware of any ongoing commission to existing adviser
8. Contribution history:

The following contributions were received by the Scheme post our takeover from Rowanmoor Group PLC:

- |            |                             |           |
|------------|-----------------------------|-----------|
| 12/11/2012 | Contributions RT Quaife Eng | £2,000.00 |
| 14/12/2012 | Contributions RT Quaife Eng | £2,000.00 |
| 07/02/2013 | Contributions RT Quaife Eng | £2,000.00 |
| 13/02/2013 | Contributions RT Quaife Eng | £2,000.00 |
| 12/04/2013 | Contributions RT Quaife Eng | £2,000.00 |
| 02/05/2013 | Contributions RT Quaife Eng | £2,000.00 |
| 30/05/2013 | Contributions RT Quaife Eng | £2,000.00 |
9. Contributions prior to 6<sup>th</sup> April 2006 – We have not been provided with this information from Rowanmoor Group PLC or from GSI Wealth Management. We have written to both Companies to request this information.
  10. This information has been requested from the previous pension providers, Rowanmoor Group PLC
  11. As above

12. N/A
13. Both Michael Quaife and Sharon Quaife-Hobbs have Fixed Protection 2014. This was arranged, I believe, by their financial advisers, GSI Wealth Management.
14. Death Benefits are equal to members share of fund
15. No guaranteed annuity rates
16. N/A
17. Commercial Property and Cash
18. a) Commercial Property – 31 Bailey Drive, Gillingham Business Park, Gillingham, ME8 0PZ. Valuation £1,300,000. Rental income approximately £120,000 per annum  
b) Cash at bank with NatWest - £862,668
19. Same as above
20. No
21. No
22. Flexible Drawdown & yes for DFM
23. Transfer value is £2,162,668
24. Both members are 60 or over
25. This is a SSAS (Company Pension Scheme details are N/A)

We have been advised by GSI Wealth Management that the fund split between the two members is 50 / 50.

I trust that the above provides you with the information you require.

Yours sincerely

---

Esther Salmon