

## Esther S <esther@pensionpractitioner.com>

## Re: Auto Enrolment

1 message

Mrigank Chhibber <mchhibber@rbcpension.org>

28 February 2018 at 17:30

To: Esther S <esther@pensionpractitioner.com>

Cc: Jas Bains <ipains@rbcpension.org>, Emily McAlister <emilym@pensionpractitioner.com>

Hi Esther,

We agree to the setup cost.

Regards,

Mrigank

From: Esther S

Sent: Wednesday 28 February, 16:28

Subject: Re: Auto Enrolment

To: Mrigank Chhibber

Cc: Jas Bains, Emily McAlister

Dear Mrigank,

Thanks for your swift response.

The set up cost will be £300.00.

I would be very grateful if you may confirm acceptance of this cost in order to proceed.

Thanks again.

Kind Regards

Esther Salmon Administrator

Please note that from 1st September 2017 our address has changed to:

Pension Practitioner 48 Chorley New Road **Bolton** BL1 4AP

T: 0800 634 4862 F: 020 8711 2522

Pension Practitioner is a tradestyle of The Practitioners Partnership LP

Registered Number: 00159

Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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contact the sender and destroy this email.

On 28 February 2018 at 17:00, Mrigank Chhibber <mchhibber@rbcpension.org> wrote:

Need to correct one detail below, the date I joined.

Date Joined the company: 03/07/2017

Regards,

Mrigank

From: Mrigank Chhibber

Sent: Wednesday 28 February, 15:58

Subject: Re: Auto Enrolment

To: Esther S

Cc: Jas Bains, 'Emily McAlister'

Hi Esther,

Apologies as I was unable to take your call earlier. Below are the details you requested. Let me know if you require any more information. I plan to opt out once enrolled.

Company Name: Red Bridge Capital (UK) Limited

Company Number: 10212239

Accountant name: Duff and Phelps (The Shard, 32 London Bridge St, London SE1 9SG)

Email: anna.shah@duffandphelps.com / ryan.kulczycki@duffandphelps.com

Payroll software used: Xero

Directors name: Jas Bains

Email: jbains@redbridgecapital.org Telephone number: 02038714042

How many staff do Red Bridge Capital employ: One

Staff Details required Name: Mrigank Chhibber

Address: Flat 2 Princess Court, 74 Compayne Gardens, London NW6 3RX

Email: mchhibber@redbridgecapital.org

Date of Birth: 30/12/1984

National Insurance Number: JG 72 37 68 A

Sex: Male

Date Joined the company: 01/06/2018

Gross Monthly Pay: £10,000

Regards,

Mrigank

From: Esther S

Sent: Wednesday 28 February, 15:19

Subject: Re: Auto Enrolment

To: Emily McAlister

Cc: Mrigank Chhibber, Jas Bains

Dear Mrigank,

I hope you are well. Apologies I just tried to call you to have a chat about auto enrolment. My colleague Emily has mentioned that you have enquired about auto enrolment.

Auto enrolment is a requirement for your company, not the pension scheme.

I can see that you have received a letter from The Pensions Regulator to your company Red Bridge Capital (UK) Limited, notifying you of your auto enrolment duties and that your stage date was 1st January 2018.

You must set up Red Bridge Capital (UK) Limited into an auto enrolment scheme. I can help you with this.

It is possible that you may postpone the auto enrolment for up to three months from the 1st January 2018, but we do need to set up the auto enrolment now to action the postponement.

If you wish for me to set up the auto enrolment for your company, then please may I trouble you to provide me with the following information urgently:

**Company Number** 

Accountant name, email & telephone number (if you use one for payroll)

Payroll software used

Directors name, email & telephone number

How many staff do you employ?

Staff Details required - Name, Address, Email, Date of Birth, National Insurance Number, Sex, Date Joined the company, Annual Gross, Monthly or weekly paid

The table below shows the minimum contributions that employers who set up a defined contribution scheme for automatic enrolment must pay, and the date when they must increase. This is calculated based on earnings between £5,876 to £45,000 per year (£490 to £3,750 per month, or £113 to £866 per week), and including certain elements of pay. Date effective Employer minimum contribution Staff contribution Total minimum contribution Currently until 5 April 2018 1% 1% 2% 6 April 2018 to 5 April 2019 2% 3% 5% 6 April 2019 onwards 3% 5% 8%

All employees must be enrolled. Employees who do not wish to make contributions must opt out.

Please let me know how many staff you employ and then I will be able to provide you with a set up cost.

Please do not hesitate to call me with any queries you may have.

I look forward to hearing from you.

Kind Regards

Esther Salmon Administrator

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On 28 February 2018 at 12:41, Emily McAlister < emilym@pensionpractitioner.com> wrote:

Hi Mrigank,

Sorry about the delay getting back to you.

Gavin has been busy with Trustee meetings following on from the scheme tax returns. I have had a chat with my colleague, Esther Salmon who is going to contact you today and talk through your requirements and help you with your Auto Enrolment gueries.

Once again, sorry for the delay and thank you for your patience.

Kind regards **Emily** 

On 28 February 2018 at 11:37, Mrigank Chhibber < mchhibber@rbcpension.org> wrote:

Hi Gavin/Emily – any update here?

Regards,

Mrigank Chhibber

Portfolio Manager Red Bridge Capital (UK) Limited 41-43 Brook St. London W1K 4HJ

Tel: +44 (0)20 3871 4040 Mob: +44 (0)77 9293 2114

From: Mrigank Chhibber [mailto: mchhibber@rbcpension.org]

**Sent:** 20 February 2018 14:59

To: 'gavinm@pensionpractitioner.com' <

gavinm@pensionpractitioner.com>; 'Emily McAlister' <

emilym@pensionpractitioner.com>

Cc: jbains@rbcpension.org **Subject:** Auto Enrolment

Hi Gavin,

Following on from our call last week, we don't feel that we can make the changes to the RBC Pension Scheme in order to meet the auto enrolment requirements.

Can you please suggest schemes that I can be enrolled into?

Regards,

Mrigank Chhibber

Trustee

**RBC Pension Scheme** 

41-43 Brook St, London W1K 4HJ

Tel: +44 (0)20 3871 4040 Mob: +44 (0)77 9293 2114

Pension Scheme Registry Number: 12014900

Kind Regards

**Emily McAlister** Administrator

Please note that from 01st September 2017 our address has change to: Pension Practitioner 48 Chorley New Road **Bolton** BL14AP

T: 0800 634 4862 F: 020 8711 2522

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