



Stacy Lunnon &lt;stacyl@pensionpractitioner.com&gt;

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**Loan repayments to pension scheme - Boyd & Lloyd Pension Scheme**

15 messages

**Stacy Lunnon** <stacyl@pensionpractitioner.com>

14 December 2020 at 11:15

To: Darren Lloyd &lt;d.lloyd@united-uk.com&gt;

Dear Darren,

I am just wondering if you have had a chance to consider my recent email regarding re-starting the loan repayments to the Scheme? (email below sent 18th November 2020)

Hi Darren,

I've updated your address through the Pensions Regulator Exchange and also our own records. Thank you.

You have two options with the loan repayments, both of which involve a loan roll-over for 1 year.

We will draft a loan roll-over agreement which will allow the missed loan repayments up to January 2019, as there has already been 6 months of loan repayments made. The term of the loan cannot go beyond May 2023, and so the 2 options are as follows:

**Option 1**

Catch up on the amount due to date of capital and interest which would mean a payment of £28,573 to the Scheme. From December 2020 onwards a monthly payment of £1,298.79 will clear the loan by the final repayment date of May 2023.

**Option 2**

Spread the amount due to date, plus the remaining capital and interest over the remaining term to give a monthly repayment amount of £2,135.90 to start in December 2020. This will clear the loan by the final repayment date of May 2023.

The repayments will be paid into the Scheme's AIB account, details as follows:

Account Name: RSA Ltd - Boyd &amp; Lloyd Pension Scheme

Account Number: 04919088

Sort Code: 23-83-96

We will need to instruct our legal team to draft the paperwork for the Loan roll-over agreement and repayment schedule and for the security used initially. The cost for this is £750 and can be paid from the pension scheme account. Once you let me know which option is best for you regarding the repayments, I will get the paperwork drawn up for you to sign.

Kind regards,  
Stacy Lunnon

Pension Practitioner  
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Pentrebach  
Merthyr Tydfil  
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Check out our new administration management online platform: <https://retirement.capital/>

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**Darren Lloyd** <D.Lloyd@united-uk.com>

14 December 2020 at 11:29

To: Stacy Lunnon &lt;stacyl@pensionpractitioner.com&gt;

Hi Stacy

Ill review this week.

Regards

Darren

**Darren Lloyd**  
CEO

**m:** 07803022875  
**t:** 0117 916 5600 ext. 5615  
**w:** [united-uk.com](http://united-uk.com)

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Registered in England. Number OC335195.

**From:** Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>  
**Sent:** 14 December 2020 10:16  
**To:** Darren Lloyd <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>  
**Subject:** Loan repayments to pension scheme - Boyd & Lloyd Pension Scheme

#### External Email

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**Stacy Lunnon** <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>  
To: Darren Lloyd <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>

14 December 2020 at 12:18

That's great, thank you.  
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**Darren Lloyd** <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>  
To: Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

31 March 2021 at 15:54

Hello Stacy

Please can you call me, I've called your office a few times.

Regards

Darren

07803022875

**Darren Lloyd**  
CEO

**m:** 07803022875  
**t:** 0117 916 5600  
**w:** [united-uk.com](http://united-uk.com)



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**Stacy Lunn** <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>  
To: Darren Lloyd <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>

31 March 2021 at 16:40

Hi Darren,

Apologies, I do not have access to the office phone this afternoon. Can I call you in the morning?

[Quoted text hidden]

[Quoted text hidden]

**Darren Lloyd** <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>  
To: Stacy Lunn <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

31 March 2021 at 16:42

Can I call you ?

[Quoted text hidden]

**Darren Lloyd** <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>  
To: Stacy Lunn <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

31 March 2021 at 16:51

Can you please confirm the AIB account numbers ? They are not shown on the statements.

**Darren Lloyd**  
CEO

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**From:** Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

**Sent:** 31 March 2021 15:40

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[Quoted text hidden]

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**Stacy Lunnon** <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

31 March 2021 at 17:14

To: Darren Lloyd <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>

Hi Darren,

The AIB account details are as follows:

Name of Account: Boyd and Lloyd Pension Scheme

Account Number: 04919088

Sort Code: 23-83-96

Sorry I don't have access to the phone this afternoon!

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**Darren Lloyd** <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>

31 March 2021 at 17:23

To: Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

Why doesn't it say that on any official AIB documents ?

[Quoted text hidden]

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**Darren Lloyd** <[D.Lloyd@united-uk.com](mailto:D.Lloyd@united-uk.com)>

31 March 2021 at 17:35

To: Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>

I've sent a £1 test value through.

Can you please confirm that its landed.

Account Name: RSA Ltd - Boyd & Lloyd Pension Scheme

Account Number: 04919088

Sort Code: 23-83-96

**Darren Lloyd**  
CEO

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**Darren Lloyd** <D.Lloyd@united-uk.com>  
To: Stacy Lunnon <stacyl@pensionpractitioner.com>

31 March 2021 at 17:52

Please can you confirm the funds have arrived

**Darren Lloyd**  
CEO

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**Stacy Lunnon** <stacyl@pensionpractitioner.com>  
To: Darren Lloyd <D.Lloyd@united-uk.com>

31 March 2021 at 18:28

Hi Darren,


£1 has been received into the main AIB account. The Boyd and Lloyd Pension Scheme account is a sub account under our administration company, Registered Scheme Administrator Ltd.

Here is a statement attached extracted from our Virtual Account Holder System for your scheme.

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 **Statement (60).pdf**  
16K

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**Darren Lloyd** <D.Lloyd@united-uk.com>  
To: Stacy Lunnon <stacyl@pensionpractitioner.com>

31 March 2021 at 18:35

Thank you

[Quoted text hidden]

**Darren Lloyd** <D.Lloyd@united-uk.com>

To: Stacy Lunnon <stacyl@pensionpractitioner.com>

Cc: Darren Lloyd <D.Lloyd@united-uk.com>

Hello Stacy

Thanks for your help yesterday. The Loan account has been brought almost up to date with deposit of ;

### Option 1

Catch up on the amount due to date of capital and interest which would mean a payment of £28,573 to the Scheme. From December 2020 onwards a monthly payment of £1,298.79 will clear the loan by the final repayment date of May 2023.

There will be two deposits in the account this morning 1. £20000.00 and 2. £8573.00.

Please could you provide confirmation of this receipt and send a new statement to myself and Robert.

Regards

Darren

**Darren Lloyd**  
CEO

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w: united-uk.com

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**Stacy Lunnon** <stacyl@pensionpractitioner.com>

To: Darren Lloyd <D.Lloyd@united-uk.com>

Cc: Darren Lloyd <D.Lloyd@united-uk.com>, Rob Boyd <rob26boyd@gmail.com>

Hi Darren,

I can confirm that the two payments have arrived into the main account. These will be allocated to the scheme's sub account over the long weekend. accordingly. Thank you.

01/04/2021	ORIGIN (BRISTOL) L
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	LOAN REPAYMENT
01/04/2021	ORIGIN (BRISTOL) L
	LOAN REPAYMENT

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