



Emily McAlister <emily@retirement.capital>

Singleton Engineering Pension Scheme

6 messages

Roger Bloomer <roger@rogercbloomer.co.uk>

11 January 2022 at 15:56

To: Emily McAlister <emily@retirement.capital>

Cc: Duncan Singleton <DuncanS@singletoneng.com>, "gavinm@retirement.capital" <gavinm@retirement.capital>

Hi Emily

I was wondering if the pension scheme return for 2020-21 has been submitted, or if you need anything else for this, as we are in our ultra-busy period on the final tax returns?

Also did Duncan's lifetime allowance get sorted out?

With best wishes.

Roger

R C Bloomer FCA, Director

My normal working days are Monday to Thursday

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Roger C Bloomer

Chartered Accountants

2 Charnwood Court

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SN1 3DX

Tel 01793 421007 www.rogercbloomer.co.uk

Roger C Bloomer is the trading name of Accountax Services (Swindon) Limited, a company registered in England and Wales, company number 2805024.

Emily McAlister <emily@retirement.capital>

12 January 2022 at 13:23

To: Roger Bloomer <roger@rogercbloomer.co.uk>

Cc: Duncan Singleton <DuncanS@singletoneng.com>, "gavinm@retirement.capital" <gavinm@retirement.capital>

Hi Roger,

Happy New Year!

I can confirm that the scheme return has been successfully submitted.

Gavin will send you a copy of the scheme Trustee Report and the LTA will be covered also - you should receive it this afternoon.

Kind regards

Emily

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Roger Bloomer <roger@rogercbloomer.co.uk>

12 January 2022 at 14:58

To: Emily McAlister <emily@retirement.capital>

Thanks Emily and a HNY to you too – let's hope it is better.

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[Redacted signature box]

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gavin mccloskey <gavinm@retirement.capital>

12 January 2022 at 19:44

To: Roger Bloomer <roger@rogercbloomer.co.uk>, Duncan Singleton <DuncanS@singletoneng.com>

Cc: Nick Donovan <nick@retirement.capital>, Emily McAlister <emily@retirement.capital>

Hi Roger and Duncan,

Firstly happy new year to you both.

Please find enclosed the trustee report, with benefit statements and supporting pension tax guidance.

I have covered in Section 4 individual share of fund figures, projections for Duncan, David and I have run drawdown calculations for Martin to consider.

There is a lot covered in Section 4, including fixed protection and how this interacts with tax free cash payments given that most of the fund is held in property. I have also given some options to consider.

Emily and Nick will be in touch separately on FP registration with you Roger.

I am happy to get together next month to cover the funding position for the Scheme, but if preferred I can do this via Zoom if this suits you all. Can you please forward a copy of the report to the other trustees.

Kind regards

Gavin

[Quoted text hidden]

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Email: gavinm@retirement.capital

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Singleton Engineering Pension Scheme - Trustee report 2021_REDUCED (1).pdf

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Roger Bloomer <roger@rogercbloomer.co.uk>

13 January 2022 at 14:45

To: gavin mccloskey <gavinm@retirement.capital>, Duncan Singleton <DuncanS@singletoneng.com>

Cc: Nick Donovan <nick@retirement.capital>, Emily McAlister <emily@retirement.capital>

Hi Gavin

I have only had a quick look at this as fairly well tied up with the tax return deadline.

However, I note that the split of the funds is not as agreed by the Trustees and set out in the calculation sent to you on 23 August 2021.

Duncan confirmed at the time that this split had been discussed extensively by the Trustees and agreed by all.

Is it possible to update the numbers please?

With best wishes.

Roger

R C Bloomer FCA, Director

My normal working days are Monday to Thursday

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Roger C Bloomer is the trading name of Accountax Services (Swindon) Limited, a company registered in England and Wales, company number 2805024.

From: gavin mccloskey <gavinm@retirement.capital>

Sent: 12 January 2022 18:44

To: Roger Bloomer <roger@rogercbloomer.co.uk>; Duncan Singleton <DuncanS@singletoneng.com>

Cc: Nick Donovan <nick@retirement.capital>; Emily McAlister <emily@retirement.capital>

Subject: Re: Singleton Engineering Pension Scheme

Hi Roger and Duncan,

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gavin mccloskey <gavinm@retirement.capital>

13 January 2022 at 18:46

To: Roger Bloomer <roger@rogercbloomer.co.uk>

Cc: Duncan Singleton <DuncanS@singletoneng.com>, Nick Donovan <nick@retirement.capital>, Emily McAlister <emily@retirement.capital>

Hi Roger,

Many thanks for your email.

The schedule I think you are referring to is the one below - the fund split provided as per your email of 23 August was a draft.

If this has been agreed, I will draft a resolution to this effect for signing by everyone.

I will update the trustees report and send this across to you and Duncan, which contains the adjustment, I have also run a few calculations and the options in respect of crystallisations for David and Duncan in the report remain unchanged.

The resolution and report will be with you at lunchtime tomorrow.

Many tks

Gavin


SEPS EXAMPLE OF FUND SPLIT CALCULATIONS OCS backdated to start of year	DRAFT				
	MHS	DJS	DCS	OCS	Total
Fund value 6 April 2020	393752.95	1064388.55	1038331.93		2496473.42
Contributions backdated per trustees				29000.00	29000.00
Brought forward plus contribution	393752.95	1064388.55	1038331.93	29000.00	2525473.42
share of fund as % (to 2 d.p.)	15.59	42.15	41.11	1.15	100.00
Investment Income to 5 April 2021	26471.44	71557.30	69805.56	1949.63	169783.93
Expenses to 5 April 2021	-29080.51	-78610.11	-76685.70	-2141.79	-186518.11
Pension payable to 5 April 2021	-40857.00				-40857.00
Fund value 5 April 2021	350286.88	1057335.74	1031451.78	28807.84	2467882.24
share of fund as % (to 2 d.p.)	14.19	42.84	41.80	1.17	100.00

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 **SEPS example of fund calculations V2 S128 (1).pdf**
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