

Esther . <esther@cranfords.biz>

Re: Stephen Ward Photography Directors Pension Scheme - Monthly Bank Statement

1 message

Stephen Ward <s.ward99@hotmail.co.uk> To: "Esther ." <esther@cranfords.biz>

9 October 2018 at 17:54

Hi Esther

I have scanned in April 2018 and September 2018. Please let me know if you need any other statements or the NS&I transactions sheets. These show all the interest payments into the Allied Irish account.

The September statement shows the final balance that should be transferred across to our Allied Irish Account. (£161,061.00)

Kind Regards

Stephen

Your Income Bonds statement



P30272376/020168/2/3

Mr S Ward Red House Water Lane Hollingworth HYDE SK14 8HT National Savings and Investments Glasgow G58 15B

www.nsandi.com

Helpline 08085 007 007 24 hours a day 7 days a week

Your Income Bonds statement continued

Account details

Mr S Ward and Mrs S Ward and other(s) As trustee(s) of

Stephen Ward Photography Directors Pension Scheme

Account number 2144280784		
Balance	£161,061.00	
Interest rate	1.00% gross/1.00% AER	
Statement	5 (page 2 of 3)	

Period covered

12 April 2017 to 11 April 2018

Date	Details	Money in	Money out	Balance
5 Mar 18	BACS income payment		£125.20	£161,061.00
5 Apr 18	Interest capitalisation	£136.79		£161,197.79
5 Apr 18	BACS income payment		£136.79	£161,061.00
Totals		£1,583.70	£31,583.70	
Balance ca	rried forward		_	£161,061.00

Tax information for the 2017/18 tax year

The gross interest paid (without tax deducted) in the tax year ending 5 April 2018 is: £1,583.70

Because the interest is subject to UK Income Tax, you may need to declare it to HM Revenue & Customs, depending on your circumstances. So please keep this statement for your records.

Interest rate

The rate quoted is correct at the date this statement was issued and is the rate that applied to your balance at that time. The interest rate is variable - you can check the current rate at any time by visiting our website nsandi.com

Definitions

Gross is the taxable rate of interest without the deduction of UK Income Tax.

AER (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.

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Continued on the next page



Page 2 of 3

H3H5

Account details | NSandi

27/09/2018, 14:34

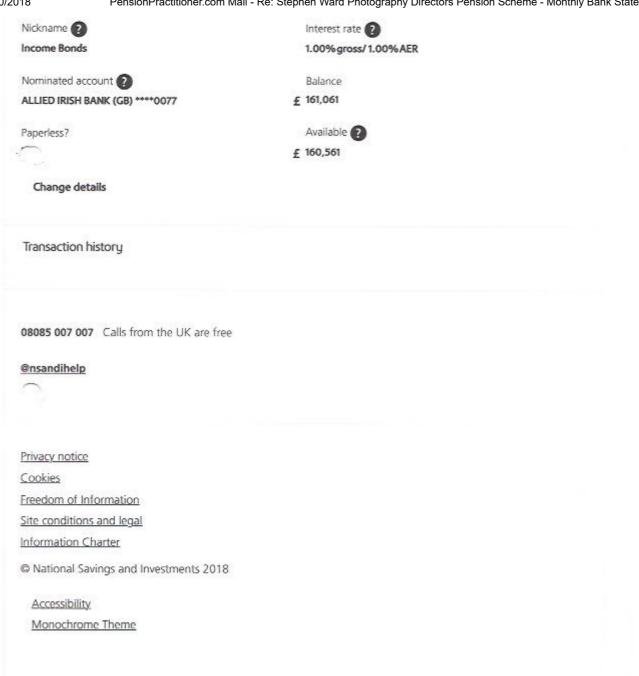
Mr S Ward and Mrs S Ward and other(s) as trustee(s) of Stephen Ward Photography Directors Pension Scheme 's balance

£161,061

Account number

2144280784

Account details



On 9 Oct 2018, at 12:49, Esther . <esther@cranfords.biz> wrote:

Hi Stephen,

Many thanks for your email and for the NS&I update.

Yes, I will send you a new statement as soon as the money comes in from NS&I.

https://secure3.nsandi.com/thc/projectuk01-common-b2c/pages/..._71%3A0%3A&CW_TOKEN=TKG9-3CTL-N2K0-81GH-QDRM-8bWW-1UQF-ULPJ

Please may I trouble you for a valuation from NS&I up to April 2018, thanks Stephen.

I will let you know and send you copies of all returns, when they have been completed.

I have double checked again The Pensions Regulator website and your scheme return is not due yet. As soon as it comes up with a due date I will let you know and tell you when we have completed it.

Thanks again Stephen.

Kind Regards

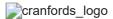
Esther

Page 1 of 1

Esther Salmon
Pensions Administrator

T: 0844 410 0037

48 Chorley New Road, Bolton, BL1 4AP



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On Mon, 8 Oct 2018 at 18:04, Stephen Ward <s.ward99@hotmail.co.uk> wrote:

Dear Esther

Thank you for the September Statement. I have been told by NS&I that the transfer will take about 5-7days. I have transferred all the funds out of my NS&I account into my Allied Irish Account, this will effectively close the NS&I account down.

I would appreciate it if you could supply me with a new statement when these funds have reached the Allied Irish account and if you could also let me know when all the reporting to HMRC, Pension Regulator & any data protection required is up to date?

Thank you Esther.

Kind Regards

Stephen

On 8 Oct 2018, at 11:54, Esther . <esther@cranfords.biz> wrote:

Dear Stephen,

Many thanks for your call this morning. Good to hear from you.

Thank you for letting me know that you will be arranging a transfer from NS&I to your AIB pension account. I will let you know as soon as the transfer comes in and send you a statement.

Please find enclosed your September 2018 AIB pension scheme bank statement for your records.

Please do not hesitate to contact me should you have any queries.

Kind Regards

Esther

Esther Salmon Pensions Administrator

T: 0844 410 0037

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