



Emily McAlister <emily@retirement.capital>

Tierney Family Trust

10 messages

Julia Richards <julia.richards@aspect8.co.uk>

24 August 2022 at 13:10

To: Emily McAlister <emily@retirement.capital>

Cc: Nikki Spoor <nikkis@whitehartassociates.com>, Sue Tierney <suetierney@live.co.uk>

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Hi Emily,

I hope you are well.

I saw Sue yesterday and we discussed the payment of £135,000 that was paid out to Sue in error in June last year, as Fusion were given the incorrect bank details (for Sue) rather than the scheme bank account. I believe that we still haven't had the correct bank details, so to avoid this happening again, please could you arrange for completion of the attached form? Once this has been sorted, we would then start paying the regular income to the scheme bank account, so you will need to arrange for the payments to be made to Sue from there.

The document is encrypted for security and to access it you need to click on the link above and confirm your email address, then you will be sent a PIN to open and download it.

I believe at the time that Gavin told Sue not to put it straight back in as it wasn't the right time. Sue has now spent some of it but she wants to pay £90,000 back in if possible, as she doesn't really want to hold this much cash in her account and she has also lost the IHT benefit as it is now in her estate.

Is it therefore still possible to undo this payment and make an adjustment so that she effectively received £45,000 and pays £90,000 back in? I realise this will need to be adjusted in the scheme accounts accordingly so I have copied in Nikki.

Kind regards,

Julia

Julia Richards FPFS, CII (MP & ER)
Senior Chartered Financial Planner

Get in touch**D:** 01403 331423**M:** 07443 984 923**O:** 01403 331400**Ray Tang, my support****D:** 01403 331416**O:** 01403 331400Ray.tang@aspect8.co.ukwww.aspect8.co.uk

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Emily McAlister <emily@retirement.capital>

25 August 2022 at 10:18

To: Julia Richards <julia.richards@aspect8.co.uk>

Cc: Nikki Spoor <nikkis@whitehartassociates.com>, Sue Tierney <suetierney@live.co.uk>

Dear Julia,

Thank you for your email.

I have pre-completed the bank account details form and emailed it to Sue yesterday for her signature. As soon as I receive it, I will email it to you.

I will speak to Gavin about the pay back query. He is out at meetings this week but will be back in the office next week.

Kind regards

Emily

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Email: emily@retirement.capital

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Emily McAlister <emily@retirement.capital>
To: gavin mccloskey <gavinm@retirement.capital>

25 August 2022 at 10:19

Hi Gav,

Can you have a look at the last 2 paragraphs of this email please?

Thanks
Emily

[Quoted text hidden]

[Quoted text hidden]

Julia Richards <julia.richards@aspect8.co.uk>
To: Emily McAlister <emily@retirement.capital>

25 August 2022 at 12:17

Many thanks Emily.

Kind regards,

Julia

From: Emily McAlister <emily@retirement.capital>
Sent: 25 August 2022 09:18
To: Julia Richards <julia.richards@aspect8.co.uk>
Cc: Nikki Spoor <nikkis@whitehartassociates.com>; Sue Tierney <suetierney@live.co.uk>
Subject: Re: Tierney Family Trust

External Mail

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gavin mccloskey <gavinm@retirement.capital>

28 August 2022 at 15:05

To: julia.richards@aspect8.co.uk

Cc: Emily McAlister <emily@retirement.capital>, Nikki Spoor <nikkis@whitehartassociates.com>

Hi Julia,

As the payment arises from the death benefit lump sum it is slightly unusual for this to be repaid back to the SSAS, although I do appreciate the IHT benefit as you pointed out.

We can treat this excess as a payment in error and an adjustment will be needed in the scheme accounts.

We will need to put some paperwork in place to do this and Emily will provide you with the SSAS account information needed in the meantime.

Kind regards

Gavin

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Email: gavinm@retirement.capital

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Emily McAlister <emily@retirement.capital>

30 August 2022 at 09:48

To: Julia Richards <julia.richards@aspect8.co.uk>

Cc: Nikki Spoor <nikkis@whitehartassociates.com>, gavin mccloskey <gavinm@retirement.capital>

Good morning Julia,

I can confirm the scheme Metro bank account details are as follows:

Account name: THE TIERNEY FAMILY TRUST

Account number: 45922812

Sort code: 23-05-80

Also, please see the signed form attached as per your request.

Thank you

Emily

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 **The Tierney bank account details.pdf**
477K

Julia Richards <julia.richards@aspect8.co.uk>
To: gavin mccloskey <gavinm@retirement.capital>
Cc: Nikki Spoor <nikkis@whitehartassociates.com>, Emily McAlister <emily@retirement.capital>

30 August 2022 at 11:12

Hi Gavin,

Thank you for this. I appreciate it wouldn't be something you would usually do but it will rectify the IHT issue for Sue, as it was never meant to go straight to her bank account.

Can I just double check that this won't cause an unauthorised payment for Sue?

Kind regards,

Julia

From: gavin mccloskey <gavinm@retirement.capital>
Sent: 28 August 2022 14:05
To: Julia Richards <julia.richards@aspect8.co.uk>
Cc: Emily McAlister <emily@retirement.capital>; Nikki Spoor <nikkis@whitehartassociates.com>
Subject: Re: Tierney Family Trust

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Hi Julia,

[Quoted text hidden]
[Quoted text hidden]

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[Quoted text hidden]

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Julia Richards <julia.richards@aspect8.co.uk>
To: Emily McAlister <emily@retirement.capital>

30 August 2022 at 11:21

That's great – many thanks Emily.

Kind regards,

Julia

From: Emily McAlister <emily@retirement.capital>
Sent: 30 August 2022 08:48
To: Julia Richards <julia.richards@aspect8.co.uk>

Cc: Nikki Spoor <nikkis@whitehartassociates.com>; gavin mccloskey <gavinm@retirement.capital>
Subject: Re: Tierney Family Trust

External Mail

Good morning Julia,

[Quoted text hidden]

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Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

30 August 2022 at 13:36

To: gavin mccloskey <gavinm@retirement.capital>, "julia.richards@aspect8.co.uk" <julia.richards@aspect8.co.uk>

Cc: Emily McAlister <emily@retirement.capital>

Hi Julia and Gavin

Is it not possible to stop Sue's monthly payments from the pension scheme and not to repay the £90K ? The amount will be over 3 years and Sue is of very good health.

Kind regards.

Nicola Spoor FCCA FCA - Director (Pronoun her;she)

White Hart Associates (London) Limited

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From: gavin mccloskey <gavinm@retirement.capital>

Sent: 28 August 2022 14:05

To: julia.richards@aspect8.co.uk

Cc: Emily McAlister <emily@retirement.capital>; Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

Subject: Re: Tierney Family Trust

Hi Julia,

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[REDACTED]

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Julia Richards <julia.richards@aspect8.co.uk>

23 September 2022 at 17:39

To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>, gavin mccloskey <gavinm@retirement.capital>

Cc: Emily McAlister <emily@retirement.capital>, Sue Tierney <suetierney@live.co.uk>

Dear Nicola & Gavin,

I have now spoken to Sue and she has agreed to stop her regular income and use the cash instead for the next few months.

I can confirm that Fusion will also be updating the bank details on the account to the Metro Bank account within the pension, so that this doesn't happen again.

This means that when the income is restarted it will be paid back to the Metro Bank account and then it will have to be forwarded on to Sue. I will let you know when we get to that point so you can make arrangements accordingly.

If you have any questions, please do not hesitate to come back to me.

Kind regards,

Julia

From: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

Sent: 30 August 2022 12:37

To: gavin mccloskey <gavinm@retirement.capital>; Julia Richards <julia.richards@aspect8.co.uk>
Cc: Emily McAlister <emily@retirement.capital>
Subject: RE: Tierney Family Trust

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Kind regards.

Nicola Spoor FCCA FCA - Director (Pronoun her;she)
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