



Emily McAlister <emily@retirement.capital>

Pension Statements

2 messages

gavin mccloskey <gavinm@retirement.capital>
To: Mark Soper <Marksoper@mdgifa.com>
Cc: Emily McAlister <emily@retirement.capital>

7 December 2022 at 20:09

Mark,

Please find enclosed the adjusted pension statements for Melissa and Kim. It would appear that the previous statement excluded indexation and hence the difference. I have been assured that the statement for Andre will be with me tomorrow.

Going forward, it will not be possible to continue the administration of the scheme after the renewal and I would suggest that you approach an employee benefit consulting firm. Currently, we outsource the calculations and this scheme's figures are done manually, which combined with the fact that our service delivery is now wholly digitalised, with customers having online access to their account and data makes also an operational cost of circa £200 per member loss making, which regrettably has been the same for the last few years.

Each member can have access to their account online, plus online valuation and benefit accrual but the annual cost would be £900 for the first member and £500 for each subsequent member which is perhaps not workable. The client pension banking would also need to be with Metro Bank as the banking feed updates member values and data - the client can run the pension bank account in the normal way as they do at present. The attached guide is how we now administer these schemes, which is how Universal would need to fit in. We have changed a lot since Brad Davis and with it the type of service we can offer which is perhaps more narrower than before and I think this has created the difficulties with data in the last 2 years.

Kind regards
Gavin

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Retirement
.Capital



Web: <https://retirement.capital>
Phone: 0330 311 0088
Email: gavinm@retirement.capital

Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfyl
Wales
CF48 4DR


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3 attachments

 **melissa roach indexed.pdf**
555K

 **kim lombard indexed.pdf**
440K

 **Welcome_Pack_-_final DAVE.pdf**
1011K

Mark Soper <Marksoper@mdgifa.com>
To: [gavin mccloskey <gavinm@retirement.capital>](mailto:gavinmccloskey@gavinm@retirement.capital)
Cc: Emily McAlister <emily@retirement.capital>

8 December 2022 at 09:40

Many thanks Gavin

We still require the annual statement for Mr Andre Mellet which was missing from the original pack.

I have noted your comments and will consider this further next week.

Best regards

Mark

Mark Soper ACII

Associate Director

T – 01296 392999

marksoper@mdgifa.com

www.mdgifa.com



Goldsmiths House

10-14 Cambridge Street

Aylesbury

Bucks HP20 1RS

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