

BECKFORD & LEWIS FINANCIAL PLANNING LTD

Partner Practice of St. James's Place Wealth Management

6 St Nicholas Street
Diss
Norfolk IP22 4LB
Telephone: 01379 640114
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ST. JAMES'S PLACE
WEALTH MANAGEMENT

Pension Practitioner
Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfil
CF48 4DR

Date 03/03/2020

Miss Joanne Bedford
National Insurance Number NS488674A

Dear Sirs,

Please find enclosed a letter of authority duly signed by our mutual client to allow release of information for the policy named above.

I would be grateful if you could confirm the following details as a matter of urgency within writing to our business address or via email to Eleanor.lewis@sjpp.co.uk.

1. The current and transfer value of the policy.
2. Whether this is a single contribution or regular contribution plan.
3. If a regular contribution plan, are contributions still being paid? If so, the current level of contributions and the level of automatic increases. If not, when the last contribution was paid and at what level.
4. What is the scheme pension input period (PIP) and level of contributions paid in each of the last three PIP's.
5. Projections based on the following scenarios:
 - Benefits at age 67 assuming that contributions continue (if applicable) and also benefits assuming no further contributions are payable.
6. If the plan was written under pre 6th April 2006 occupational pension scheme rules, please confirm the retirement tax-free cash entitlement under pre A-day rules in one of the two following ways:
 - a) TFC entitlement at today's date based on pre A Day rules (please specify if the tax free cash was lower than 25% of fund value at 'A' Day)

ELEANOR LEWIS DipFA
Director of Beckford & Lewis Financial Planning Ltd

The Partner Practice is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

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Registered Office: 6 St. Nicholas Street Diss Norfolk IP22 4LB.



- b) TFC entitlement at 5 April 2006 and the fund value of the arrangement on 5 April 2006 if the member left the scheme on or before that date. If confirming that the tax-free cash entitlement is 25% of fund value, please confirm whether or not a calculation was done to check whether the pre 'A' Day entitlement to tax-free cash could be higher than 25% of the fund value at 'A' Day.

If you will need to calculate the tax-free cash entitlement and need any further information, please let me know

7. Does the plan contain a transfer-in from an occupational scheme after 5th April 2006 and if so, was this recorded as a block transfer – i.e. more than one member of the occupational scheme transferring to your scheme on the same date?
8. If 'Yes', please confirm their tax-free cash entitlement at today's date or at 5th April 2006 if the member left the scheme on or before that date. If you were not advised of any protected TFC on transfer please confirm this.
9. Please forward copies of any Warranty/Discharge forms that would need to be completed if the client decided to transfer their benefits.
10. What fund / investments are the client invested in?
11. The charges applicable to the plan including fund charges, plan charges, switching charges and exit penalties.
12. Does the client have access to advice ?
13. Who is the trustee?
14. Who are the administrators of the scheme?
15. Does the scheme have a UK Trustee bank account?

Thank you for your help.

Yours faithfully,

Eleanor Lewis

Partner

Beckford & Lewis Financial Planning Ltd

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ST. JAMES'S PLACE
WEALTH MANAGEMENT

Client Authority for Eleanor Lewis St. James's Place

Clients Name	Miss Joanne Bedford		
Address:	4 Priory View Papermill Yard Norwich Norfolk NR1 2GA	Address: (if different)	
Date of Birth:	12/12/1969	Date of Birth:	

I/We hereby authorise **Eleanor Lewis and the agents of Beckford and Lewis Financial Planning Ltd (St. James's Place Wealth Management) 6 St Nicholas Street Diss Norfolk IP22 4LB** to approach the company listed below to obtain all information that you require regarding my/our existing policies with them. This information may be e mailed to eleanor.lewis@sjpp.co.uk

I/We understand that you and your agents need this information in order to ensure that the full details of the policies are taken into account when making future recommendations regarding the products and services offered by the St. James's Place Group

Name of Company	Policy Details (where known)
Pension Practitioner	National Insurance Number NS488674A

Please keep this authority on file until it is revoked in writing by me/us. ***Please note that this authority does not supersede any existing or subsequent on my/our policies by an IFA.***

Yours sincerely

Signed.....

Date.....

Print Name.....

Signed.....

Date.....

Print Name.....

ELEANOR LEWIS DipFA
Director of Beckford & Lewis Financial Planning Ltd

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