

**TREVOR E HILLIER** DipPFS

Senior Partner

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**ST. JAMES'S PLACE**  
WEALTH MANAGEMENT

Pension Practitioner.Com Limited  
Office 12  
Venture Wales Building  
Merthyr Tydfil  
CF48 4DR

20 March 2020

Dear Sir/madam,

**Member/Policyholder – Mr Michael Jacobs**  
**Date of Birth – 4 February 1965**  
**National Insurance Number – NE607167C**  
**Scheme name – 24-7 CCTV Security Ltd SSAS**

Please see my attached letter which was returned marked, 'no longer at this address'.

I should be grateful if you would kindly provide the requested information about the plan.

Yours faithfully

**Trevor E Hillier**  
**Senior Partner**  
**St. James's Place Wealth Management**

**St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group.**

The Partner 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](http://www.sjp.co.uk/products). The 'St. James's Place Partnership' and the title 'Partner' are marketing terms used to describe St. James's Place representatives.

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**ST. JAMES'S PLACE**

WEALTH MANAGEMENT

Pension Practitioner.Com Limited

Daws House

33-35 Daws Lane

London

NW7 4SD

27 February 2020

Dear Sir/madam,

**Member/Policyholder – Mr Michael Jacobs**

**Date of Birth – 4 February 1965**

**National Insurance Number – NE607167C**

**Scheme name – 24-7 CCTV Security Ltd SSAS**

I have been advised by Fidelity that they transferred funds out into the above plan on 18 March 2013. The Pension Tracing Service has suggested that you may be able to provide further plan details.

Therefore, please can you provide me with the following information about the above policy?

This letter has been countersigned by my client to confirm authority to release this information to me now and in respect of any future requests by me.

1. The date the policy started and, if before 6 April 2006, the legislation that used to govern it.
2. The current value of the policy.
3. The current transfer value.
4. How many funds are available for the client to invest in or provide specific link and information to obtain this.
5. What is the maximum number of funds the client can be invested in at any one time?

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If you are 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

20. Does the plan contain a transfer-in from an occupational scheme after 5 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?

If 'Yes', please confirm their tax-free cash entitlement at today's date or at 5 April 2006 if the member left the scheme on or before that date.

21. If with-profits, the element of terminal bonus included in the transfer value.
22. If a with-profits policy, whether any bonuses are lost if contributions are stopped.
23. If a with-profits plan, is a Market Value Adjuster being applied? If yes, what is the value?
24. If a with-profits plan, please provide current PPFM.
25. Does the plan contain a guaranteed annuity rate? If so please provide details.
26. Does the plan have a guaranteed minimum fund or guaranteed minimum annuity? If so please provide details.
27. Does the plan contain a guaranteed minimum pension (GMP) or reference scheme test pension (RST)? If so please provide details
28. The charging structure of the current plan including annual management charges (initial & ongoing) and any monthly/annual policy fee? Can you  
please also confirm if the charging structure is altered if regular contributions cease and if so what charges apply?
29. Are there any loyalty bonuses or any reinvestment of charges?
30. Please confirm the allocation rate %
31. Please confirm the bid/offer spread %.
32. If the client is currently making regular contributions to the plan is the client able to transfer the fund away but continue to make contributions?
33. Is drawdown available under this plan?



I hereby confirm my authority for you to release to St. James's Place, the requested information on the named policy and all other policies relating to me. The correspondence address for St. James's Place is 1<sup>st</sup> floor The Crown, London Road, Westerham, Kent TN16 1DJ

Pension Practitioner.Com Limited  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

Scheme name – 24-7 CCTV Security Ltd SSAS

Signed

Mr Michael Jacobs

Date

6-3-20

Date of Birth

4 February 1965

National Insurance Number

NE607167C

Address

115 Mychens  
Basildon  
Essex  
SS15 5EG