

**From:** Andrew Henley ahenley19@hotmail.com  
**Subject:** Re: Unused Pension Allowances  
**Date:** 9 November 2021 at 17:49  
**To:** Emily McAlister emily@retirement.capital  
**Cc:** Gavin McCloskey gavinm@pensionpractitioner.com, Emily McAlister emilym@pensionpractitioner.com

Hi Emily, sorry for the delay in my reply, replies in red/blue below. I have sent the statements in the post to you.

Thanks and look forward to hearing from you.

Andy

On 13 Oct 2021, at 11:10, Emily McAlister <emily@retirement.capital> wrote:

Hi Andrew,

Tony in our Technical department has looked at your query and confirmed that from the statements we have been provided, we can identify the following employer contributions :

2018-19 - £20k from Henley Consult on 27th March 2019 - Correct  
 2019-20 - £5k from Henley Consult on 30th March 2020 - Correct

There do not look to have been any personal contributions made.

Correct

We have not been provided with the bank statements for the 2020-21 tax year - can you provide these please? as we also require them to enable us to prepare the scheme tax returns also. Until we get these, we cannot comment on any contributions made during the year. If you want to know how much of your allowance is remaining for the current tax year as well (2021-22), we would need to know whether any contributions have been made thus far.

Being sent in the post to you and would appreciate confirmation of remaining tax allowances please

We would also, to start with, need confirmation of your taxable income for the tax years in question, or, at least, confirmation that your taxable earnings have not exceeded £110,000 in any given year. If taxable earnings have exceeded £110,000, then we would need to look a lot closer at his precise earnings, as this may well have a knock-on effect on your annual allowance (tapering could become a factor, thereby reducing his annual allowance). Taxable earnings include all taxable earnings, including salary, dividend income, taxable benefits, and so on.

I confirm that my income has not exceeded £110,000 for any of the years

I look forward to hearing from you.

Thank you  
 Emily

On Thu, 7 Oct 2021 at 14:46, Andrew Henley <ahenley19@hotmail.com> wrote:  
 Hello both,

I have set-up a SIPP and I am starting to pay contributions into that and I have been asked by the SIPP provider to find out if I have any unused pension allowances in the past three years?

Is this something you can let me know please?

Many thanks  
 Andy  
 07879490741

Sent from my iPad

--

Retirement  
 .Capital



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

Email: [emily@retirement.capital](mailto:emily@retirement.capital)

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

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at [data@retirement.capital](mailto:data@retirement.capital) as soon as possible and delete this email immediately and destroy any hard copies of it.

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 April 2019 to 30 April 2019

**Money In** £0.00  
**Money Out** £0.00

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
------	-------------	------	--------------	---------------	-------------

You have no transactions to display for this period.

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 May 2019 to 31 May 2019

<b>Money In</b>	£20,563.42	<b>Balance on 01 May 2019</b>	£0.00
<b>Money Out</b>	£0.00	<b>Balance on 31 May 2019</b>	£20,563.42

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
16 May 19	POSTAL CREDIT SOL )	DEP	20,560.00		20,560.00
24 May 19	MOBILE CHEQUE CLOSURE BOS ACCT	DEP	3.42		20,563.42

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 June 2019 to 30 June 2019

<b>Money In</b>	£20,000.00	<b>Balance on 01 June 2019</b>	£20,563.42
<b>Money Out</b>	£20,000.00	<b>Balance on 30 June 2019</b>	£20,563.42

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
18 Jun 19	000004	CHQ		20,000.00	563.42
18 Jun 19	CHQ - 000004	DEP	20,000.00		20,563.42

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 July 2019 to 31 July 2019

<b>Money In</b>	£16,600.00	<b>Balance on 01 July 2019</b>	£20,563.42
<b>Money Out</b>	£20,000.00	<b>Balance on 31 July 2019</b>	£17,163.42

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
03 Jul 19	THC LTD PENSION SC INVESTEC	FPI	16,600.00		37,163.42
23 Jul 19	000005	CHQ		20,000.00	17,163.42

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

Sort Code 80-22-60  
Account Number 19046466

BUS BANK TRUSTEE

01 August 2019 to 31 August 2019

Money In	£28.35	Balance on 01 August 2019	£17,163.42
Money Out	£17,000.00	Balance on 31 August 2019	£191.77

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Aug 19	H010M00A0015NSIB IB 349219496	BGC	8.82		17,172.24
05 Aug 19	H012M00A08H6NSIB IB 349219496	BGC	19.53		17,191.77
06 Aug 19	NS&I INCOME BOND 400000000501601713	FPO		500.00	16,691.77
07 Aug 19	NS&I INCOME BOND 100000000495426863	FPO		16,500.00	191.77

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 September 2019 to 30 September 2019

<b>Money In</b>	£35.08	<b>Balance on 01 September 2019</b>	£191.77
<b>Money Out</b>	£0.00	<b>Balance on 30 September 2019</b>	£226.85

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Sep 19	I032M00A08RPNSIB IB 349219496	BGC	35.08		226.85

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 October 2019 to 31 October 2019

<b>Money In</b>	£12,834.97	<b>Balance on 01 October 2019</b>	£226.85
<b>Money Out</b>	£13,000.00	<b>Balance on 31 October 2019</b>	£61.82

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
07 Oct 19	J039K00A05LDNSIB IB 349219496	BGC	34.97		261.82
11 Oct 19	IISL CLIENT GBP SE II 49030209082569000N 011001	FPI	12,800.00		13,061.82
11 Oct 19	NS&I INCOME BOND 500000000520075730	FPO		13,000.00	61.82

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 November 2019 to 30 November 2019

Money In	£46.38	Balance on 01 November 2019	£61.82
Money Out	£0.00	Balance on 30 November 2019	£108.20

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Nov 19	K011N00A05L2NSIB IB 349219496	BGC	46.38		108.20

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 December 2019 to 31 December 2019

<b>Money In</b>	£47.26	<b>Balance on 01 December 2019</b>	£108.20
<b>Money Out</b>	£0.00	<b>Balance on 31 December 2019</b>	£155.46

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Dec 19	L033K00A05GCNSIB IB 349219496	BGC	47.26		155.46

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 January 2020 to 31 January 2020

Money In	£48.84	Balance on 01 January 2020	£155.46
Money Out	£0.00	Balance on 31 January 2020	£204.30

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
06 Jan 20	A021L00A05HTNSIB IB 349219496	BGC	48.84		204.30

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 February 2020 to 29 February 2020

<b>Money In</b>	£48.84	<b>Balance on 01 February 2020</b>	£204.30
<b>Money Out</b>	£65.00	<b>Balance on 29 February 2020</b>	£188.14

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Feb 20	B039L00A0661NSIB IB 349219496	BGC	48.84		253.14
25 Feb 20	000006	CHQ		65.00	188.14

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 March 2020 to 31 March 2020

<b>Money In</b>	£5,045.69	<b>Balance on 01 March 2020</b>	£188.14
<b>Money Out</b>	£0.00	<b>Balance on 31 March 2020</b>	£5,233.83

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Mar 20	C038L00A05JZNSIB IB 349219496	BGC	45.69		233.83
30 Mar 20	THE HENLEY CONSULT PENSION PAYMENT	FPI	5,000.00		5,233.83

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



THC Ltd Pension Scheme  
22 MILLSTREAM CLOSE  
ANDOVER  
HAMPSHIRE  
SP10 2NB

## Your Account

**Sort Code** 80-22-60  
**Account Number** 19046466

BUS BANK TRUSTEE

01 April 2020 to 30 April 2020

<b>Money In</b>	£48.84	<b>Balance on 01 April 2020</b>	£5,233.83
<b>Money Out</b>	£0.00	<b>Balance on 30 April 2020</b>	£5,282.67

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
06 Apr 20	D029J00A05FWNSIB IB 349219496	BGC	48.84		5,282.67

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			