

Retirement Capital
Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfil
Wales
CF48 4DR

Tel: 01925 398 831
theteam@xentum.co.uk
www.xentum.co.uk

14th April 2022

Dear Sirs

Client Name: Ceri James
Pension Scheme Tax Reference: 20004838RS
NI Number: NH915312C

Please find attached a letter from our mutual client giving authority for you to change the agency and release information relating to the above policy to Xentum Ltd.

Please email, where possible, the following information to admin@xentum.co.uk and answer the following questions **at your earliest convenience**:

- Start date
- Selected retirement date
- Does the plan have a protected normal minimum pension age?
- Policy value / Transfer value and fund details
- Transfer out penalties/bonuses – plus details
- Details of any death benefits
- Details of all charges to include any product charge/platform charge / Fund charges (TER) and if the plan facilitate adviser charges.
- Current employer / employer contribution
- A full contribution history incl. any transfer in and pension input information
- Are there any Guaranteed Annuity Rates? Please confirm if no guaranteed rates are available.
- Details of any enhanced tax-free cash
- Has an expression of wish completed / if so, who are the nominated beneficiaries?
- Is the plan placed in Trust, if so, who are the trustees and beneficiaries, and a copy of the trust deed?
- Does the plan accept transfers in/accept partial transfer out?
- Transfer / Discharge forms
- Please provide us with paid up and continuing projections to age 65 and 75.
- What are the options available at retirement for the plan?
- Details of any crystallisation events and details plus percentage of lifetime allowance used up.

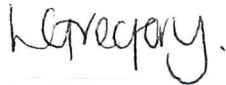
- For With Profits please provide details of any bonuses, revisionary bonus history for the last 5 years, MVRs and PPM document.
- Schedule of fees/charges
- Member / Trustee details
- Fund split between the members
- Details of any properties held within the scheme, associated rental income & details of any other investments held within the scheme
- Are assets pooled/split based on the value of each member's benefits or are any assets earmarked for a specific member?
- Current bank statement & transactions (if they can be provided)
- Confirmation of permitted assets

Please also provide us with any other relevant information that you feel may be pertinent to our review of this plan.

If you have any queries, please telephone me at your earliest convenience on 01925 398831

Kind regards

Yours faithfully



Lyndsay Gregory

Administrator

Lyndsay.gregory@xentum.co.uk

FOR INFORMATION PURPOSES ONLY

To whom it may concern,

Provider: Retirement Capital

Address:

Account Holder: Ceri James

Account / Policy Number: 20004838RS

NI Number: NH915312C

Policy Type: Pension

I authorise the release of any information regarding the above policies to Xentum Limited (regulated by the Financial Conduct Authority, number 912036).

Correspondence address: Xentum Limited, Lakeview 600, Lakeside Drive, Centre Park Square, Warrington, WA1 1RW

FCA address: Moss Wood, Seven Sisters Lane, Knutsford, WA16 8TH

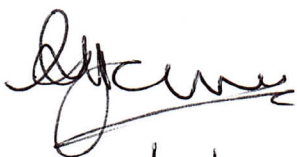
T: 01925 398 831

E: admin@xentum.co.uk

This authority remains valid until cancelled by me in writing.

Yours faithfully

Sign:



Date:

21/3/22

Name: Ceri James

DOB: 06/04/1966

Address: Pedley Farm, Pedley Hill, Adlington, Macclesfield, Cheshire, SK10 4LB