



Esther Salmon &lt;esther@retirement.capital&gt;

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**Fitzroy Square Pension Fund - Fund Split and Pension Review Cert**1 message

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**Esther Salmon** <esther@retirement.capital>  
To: Gavin <gavinm@retirement.capital>

14 August 2023 at 10:42

Hi Gavin,

Hi Wendy,

We could certainly assist in the preparation of new fund split calculations and producing the Pension Review certificate.

The cost for this would be £1400.

Please let me know if this is acceptable.

Kind Regards

Paul

Please see below what the client is asking for together with 2 attachments, which are password protected

FitzP3n23@

The 3rd attachment has a different password which paul will get for me and i will send you in a separate email.

*Hi Paul*

*Following our earlier conversation, please find attached a letter prepared in September 2020 from Barnett Waddingham. The piece of work that we are asking for a quotation on relates to point 2, i.e a Capped Drawdown Pension Review Certificate, which applies from 1<sup>st</sup> June 2023.*

*The SSAS scheme has 5 members, 4 in the one family (the Ruggs) and 1 in a second family (Philip Gwyn). It has 6 trustees, being the 5 members plus a professional trustee.*

*The net market value of assets of the scheme have moved since the September 2020 letter was prepared. In the 5<sup>th</sup> April 2022 Pension Return submitted to HMRC, the market value of assets was approx. £8.9m with approximately £3.2m being in property (Carmelite Property Ltd), the remainder in investments/cash. I am yet to prepare the 5<sup>th</sup> April 2023 valuation and appreciate you will likely need to use this to prepare the review, however the assets are broadly the same.*

*I've password protected the attached pdf and will call to provide you with the password.*

*Please find attached the following:*

- Trial balance as at 5 April 2023- there are three rows relating to David Rugg
- CPL 05.04.2023 valuation- the tab highlighted green related to David and his asset values are in the top table which I have highlighted blue

Paul

Thanks for your patience. The valuation of assets for the year ending 5<sup>th</sup> April 2023 for the Fitzroy Square Pension Fund has now been prepared and is being reviewed.

It is my last day at Christie Group tomorrow and Charlotte, who I was covering for, has now returned to the office. Charlotte will liaise with you on this to provide the valuation and the details you have requested since 5<sup>th</sup> April 2020 when she is able to.

I hope this helps.

Kind regards,

Wendy

Kind Regards

Esther Salmon  
Administrator

Retirement  
.Capital



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2 attachments



2023-08-10 CPL 05.04.2023 valuation (pw).xlsx  
51K



2023-08-10 Fitzroy Square Pension Fund Trial Balance (pw).xlsx  
443K