

**Case 11 - Kemp**

Mr: 01.07.1956 - Mrs 01.08.1958

Income:

Mr: Employed 100k + 12% non-con pension.

Cash:

Joint 100k – plan to gift £50k to daughter next year.

Investments:

Mr ISA 10k

Mr RBS Shares 10k worth

Pensions:

Mr:

Pension 1 - Current work scheme DC accrual

Pension 2 - Drawdown 2013 original value 521k, current 675k

Pension 3 - DB in payment since age 60 = £7652.

Pension 4 - Deferred DB expected age 65 £4k x3 pcls

Property

Main Res 700k no debt

Holiday home 1: value 295k ex 3k purchase price 200k

Holiday home 2: value 380k ex 4k purchase price 200k

Protection

DIS x4

Spending 35k pa

**Questions/issues/concerns/planning opportunities:**

Pension planning LTA:

LTA %	Used	Future	Left 100%
Pension 2	53.21		
Pension 3	10.70		
Pension 4 ??		8.00	
Pension 1 ??		1.00	
Age 75 LTA Test			
<b>USED</b>	<b>63.91</b>	<b>9.00</b>	<b>-27.09</b>

Estate planning, see where they are?