

## Stuart Flinn

---

**From:** Cheryl Wilson  
**Sent:** Monday, 4 March 2019 10:21 AM  
**To:** Stuart Flinn  
**Cc:** Michelle Chesworth  
**Subject:** Tosh SF

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

**HNDoNotFile:** Y  
**HNSent:** N

Hi Stu,

You are the CSM for this client. Phil has advised Shirley Broadbent passed away last night, not sure if before or after midnight. As he is good friends with them and joint executor of Shirley's estate, he has told them the best thing would be to withdraw the balance of Shirley's accumulation account and commute Tom's pensions to accumulation. Both of Shirley's pensions are reversionary to Tom so will revert automatically. There is a large cash balance so withdrawing the funds will not be difficult.

Just letting you know what the clients have already been told.

Cheers

Cheryl