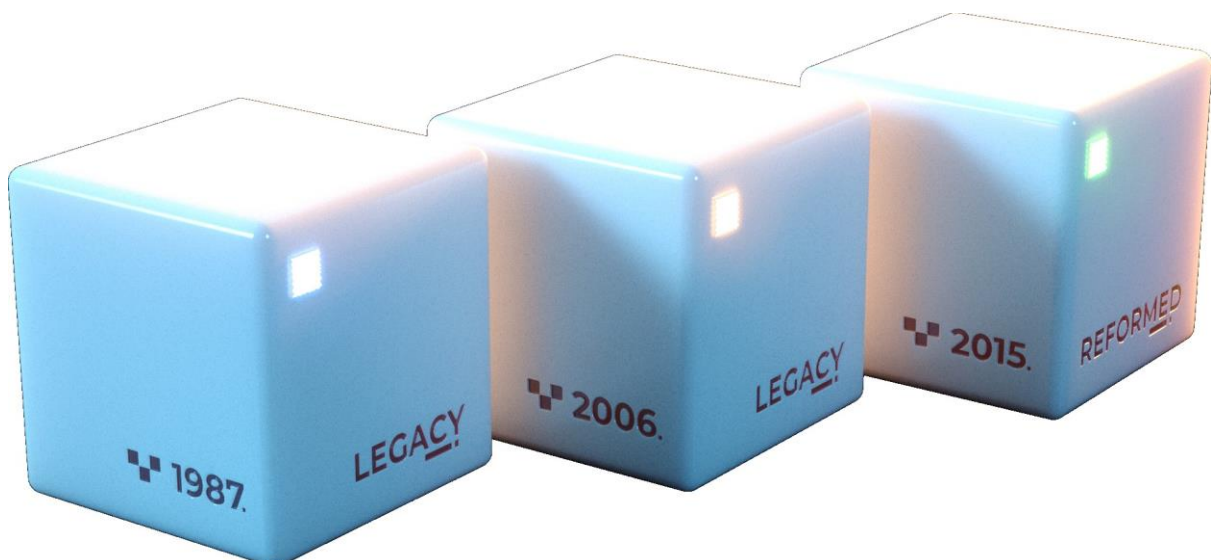


List of suggested advisers to support with Pensions Tax

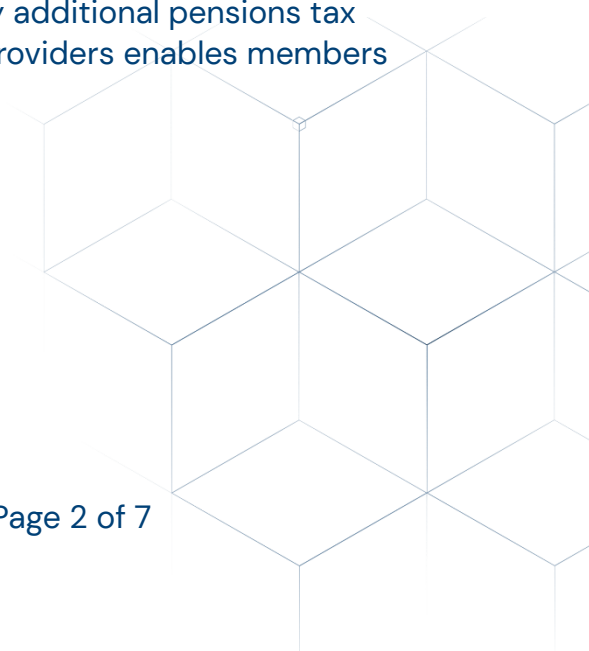


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Purpose

1. The police staff associations have been asked to provide contact details of advisers, providers and services that they regularly work with.
2. This list represents those suggested providers which the staff associations have put forward. It is not an exhaustive list.
3. When members receive their remediable pension savings statements, they must use the HMRC digital service to calculate any additional pensions tax that they owe or are owed. This list of suggested providers enables members to seek professional help to use that service.



FAQs

What information will I need to use the HMRC digital service?

4. HMRC's have provided a [list of what information you will need](#) and the likely questions that you will need to answer on the HMRC digital service page - <https://www.gov.uk/guidance/calculate-your-public-service-pension-adjustment>.

Why would I need to access a suggested provider on this list?

5. If you are a member who needs to use the HMRC digital service to calculate your public service adjustment in relation to your pensions tax for the remedy period, you may wish to seek the help and support of a professional adviser to assure yourself that correct details have been submitted to HMRC.

Can I submit my own information into the digital calculator?

6. Yes, you do not need to use a professional adviser in order to submit your information to the digital service.

Do I have to use this list?

7. No, you can choose to use your own adviser if you have one, or you can choose from this list, or you can use the registered website of the Institute of Chartered Accountants England and Wales (ICAEW) to search for your own registered chartered accountant: – <https://www.icaew.com/about-icaew/find-a-chartered-accountant>.

Can I claim my costs back?

8. Yes if you meet the criteria in the [compensation guidance](#) and you need to pay for professional advice and support you can [submit a claim](#) to your scheme manager for your costs.



Disclaimer notes about the list

- i. For ease, the list has been provided in alphabetical order.
- ii. No one provider is better than any other.
- iii. You can choose any of the suggested providers.
- iv. You do not have to choose a provider from the list, you can also use your own provider.
- v. The list of providers are only suggestions, it is not exhaustive, other providers are available.
- vi. If other suitable providers become known, they will be added to the list.
- vii. Neither NPCC nor the staff associations accept any liability, and they are not responsible for any advice that you receive from any of these suggested providers.

Providers on the list

The list of suggested providers is below, and full contact details are available in the attached table.

- Amber River True Bearing
- Bailey Oster
- Chris Bibb Independent Financial Advice Ltd
- Isio
- John Scott Davidson Ltd
- Khon Cougar
- KPMG
- Leonhermon
- McAuley Financial Ltd
- Reflect Financial

Version control

Date	Author	Publication	Reason for change
02/10/2024	Claire Neale	V1	N/A
11/10/2024	Claire Neale	V2	Additional advisers added

NPCC – list of suggested advisers to support with pensions tax

Adviser / Provider	Type of adviser / provider	Contact details	
Amber River True Bearing	Chartered Financial Planners	Website information about services offered	https://amberriver.com/offices/amber-river-true-bearing/
		Email address	Maria Dabipi - maria.dabipi@amberrivertb.com
		Phone number	0125 726 0011
Bailey Oster	Chartered Accountants	Email address	Ben Oster - bmo@baileyoster.co.uk
		Phone number	0161 358 1212 (option 2)
Chris Bibb Independent Financial Advice Ltd	Independent Financial Adviser	Website information about services offered	https://www.chrisbibbifa.co.uk/
		Email address	Chris Bibb - chris@chrisbibbifa.co.uk
		Phone number	0120 285 5718
Isio	Pensions Tax Specialist	Website information about services offered	https://mccloud.isio.com/police-pensions-remedy-and-tax/
		Email address	policepensionsremedy@isio.com
		Phone number	0330 024 3667

NPCC – list of suggested advisers to support with pensions tax

Adviser / Provider	Type of adviser / provider	Contact details	
John Scott Davidson Ltd	Chartered Financial Planners	Website information about services offered	https://partnership.sjp.co.uk/johnscottdavidson/ https://partnership.sjp.co.uk/johnscottdavidson/specialist-advice/police-financial-hub
		Email address	Janey Stanton – janey.stanton@sjpp.co.uk
		Phone number	0131 364 4806
Khon Cougar		Website information about services offered	https://www.kohncougar.co.uk/
		Email address	Roddy Khon – Roddy@kohncougar.co.uk
		Phone number	0117 946 6384
KPMG	Tax and Pension Specialist	Website information about services offered	https://kpmg.com/uk/publicservicepensionremedy
		Link to book no-obligation call with remedy tax specialist	https://kpmg.appointeddd.com/booking-widget/66f520597d7875be7c055169
		Email address	PolicePensionRemedy@kpmg.co.uk

NPCC – list of suggested advisers to support with pensions tax

Adviser / Provider	Type of adviser / provider	Contact details	
Leonherman	Chartered Accountants and Business Advisors	Website information about services offered	https://www.leonherman.co.uk/mccloud-remedy-tax-support/
		Email address	Jerry Scriven - jerrys@leonherman.co.uk Jon Cannock - jonc@leonherman.co.uk General email - partners@leonherman.co.uk
		Phone number	0161 249 5040
McAuley Financial Ltd	Independent Financial Adviser	Website information about services offered	https://mcauleyfinancial.co.uk/
		Email address	Adam Reading - adam@mcauleyfinancial.co.uk
		Phone number	0289 066 6860
Reflect Financial	Independent Financial Adviser	Website information about services offered	https://www.reflectfp.co.uk/ https://www.reflectfp.co.uk/specialist-advice/bespoke-financial-advice-for-police-officers
		Email address	Tim Jackson - Tim.Jackson@sjpp.co.uk
		Phone number	0151 632 7100 or 0776 830 1482