

22 Herbert Road
Hextable
Nr Swanley, Kent
BR8 7SD

Pension Practitioner. Com
Daws House
33-35 Daws Lane
London
NW7 4SD

For the attention of Ms G Stuliglowa

Dear Georgina

13th August 2012

RE: Andrew Ray Pension Scheme

Please find enclosed the completed Pension Scheme Return & Event Questionnaire.

I have also enclosed copies of the Scheme Bank Statements as follows:

Bank of Scotland – Pension Fund Cheque Account.
Statements 8 to 19 inc.

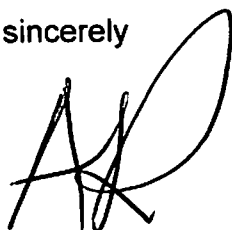
Scottish Widows Bank – Pension Fund Deposit Account
Statements 8 to 12 inc.

Please note the £20000.00 amount (5th/6th Sept) a Athelstan Associates Ltd company pension pay-in. This is the sponsoring employer. The address is Athelstan Associates Ltd, 16 Athelstan Road, Faversham, Kent ME13 8QL. This company has been invoiced for scheme charges for last year. Please send written communications to this address.

I note your request for commercial property or land valuations. Is this yearly or only following the transaction? Please confirm.

I can be contacted on 07854 954994 for clarification if necessary.

Yours sincerely

A handwritten signature in black ink, appearing to be 'AT Ray', with a large, sweeping loop at the end.

Mr A T Ray

Pension Scheme Return & Event Questionnaire

Scheme Name ANDREW RAY PENSION SCHEME

Information required for the pension scheme return

The scheme administrator is required to complete a pension scheme return for the tax year. We undertake this as part of our pension scheme service to the trustees. The return is over 11 pages long. In addition, there may be an event report due, presently there are over 16 different event reports that may arise.

We have condensed the information needed into a short questionnaire. Please check the appropriate box and return this form to us. If there are any parts of this form that you are unsure of please contact your scheme consultant.

Commencing on 6th April 2011 and ending on 5th April 2012

	Yes	No
1. Did the scheme have any interest in tangible moveable property		✓
2. Did the scheme own or dispose of any shares in the sponsoring employer		✓
3. Did the scheme acquire or own shares in an unquoted company, this excludes the sponsoring employer		✓
4. Did the scheme acquire any assets from a connected party** directly or indirectly		✓
5. Did any member take funds from the scheme - other than as pension income		✓
6. Do you require a trustee meeting. If yes, this will be arranged on receipt of the completed questionnaire		✓

Notes:

*Tangible moveable property includes: Assets that you can touch and move, such as fine wines, machinery, works of art, assets that have a lifespan of less than 51 years e.g. patents.

**A connected party includes: A relative, a partner, co-director, or co trustee.

A connected party may also include a company that does not participate in the scheme but may be connected to you through the associations given above.

In order that we may prepare your benefit statement, we will require the total remuneration, inclusive of dividend income for each scheme member. Please give the name and remuneration below for income in respect of the tax year ending 5th April 2012 .

ANDREW RAY SALARY £8128-00

****Fund Split in respect of each member:**

Name of member:	% of fund
1 ANDREW RAY	100
2	
3	
4	

Additional Questions:

In relation to compulsory pension schemes for 05/04/2012-

- Do you have two or more salaried employees (excluding dividends) at your company? Yes ☒ No
- If yes, do you presently provide a pension scheme for them? Yes ☒ No
- If you hold commercial property in the pension scheme do you retain current:
 - 1. Building insurance? Yes/ No
 - 2. Landlord's liability insurance? N/A Yes/ No

Signed: 

Date: 13.8.12

Please return this form to Pension Practitioner .Com Limited at:
Daws House
33-35 Daws Lane
London
NW7 4SD

You can also email this form with other paperwork we may have requested you to provide in the cover letter to: bradd@pensionpractitioner.com

Statement Date : 4 July 2011
Statement Number : 8
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non Comm
Account Name : Andrew Ray Pension Scheme
Current Interest Rate : 2.00% Gross/AER*

Account Activity

Date	Description	Paid Out	Paid In	Balance
01/04/2011	Balance brought forward			£402,334.59
01/07/2011	Interest GROSS		£1,991.28	£404,325.87
01/07/2011	Balance carried forward			£404,325.87
	Totals	£0.00	£1,991.28	

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SCOTTISH WIDOWS BANK

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Statement Date : 3 October 2011
 Statement Number : 9
 Account Number : 50499120580
 Account Type : Pension Fund Deposit Account Non Comm
 Account Name : Andrew Ray Pension Scheme
 Current Interest Rate : 2.00% Gross/AER*

Account Activity

Date	Description	Paid Out	Paid In	Balance
01/07/2011	Balance brought forward			£404,325.87
01/10/2011	Interest GROSS		£2,023.16	£406,349.03
01/10/2011	Balance carried forward			£406,349.03
	Totals	£0.00	£2,023.16	

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Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554.
 Authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601.
 Confirmation can be obtained by visiting the Financial Services Authority website at www.fsa.gov.uk/pages/register/

Continued overleaf

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SCOTTISH WIDOWS BANK

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Statement Date : 4 January 2012
 Statement Number : 10
 Account Number : 50499120580
 Account Type : Pension Fund Deposit Account Non Comm
 Account Name : Andrew Ray Pension Scheme
 Current Interest Rate : 2.00% Gross*
 Balance on 1 January 2012 : £408,382.32

Interest Rates as at 4 January 2012

Balances of	Gross/AER*
£50,000 and over	2.00%
up to £49,999	1.75%

Account Activity

Transaction Date	Effective Date	Description	Paid Out	Paid In	Balance
01/10/2011		Balance brought forward			£406,349.03
01/01/2012	01/01/2012	Interest GROSS		£2,033.29	£408,382.32
01/01/2012		Balance carried forward			£408,382.32
		Totals	£0.00	£2,033.29	

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SCOTTISH WIDOWS BANK

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Statement Date : 1 April 2012
 Statement Number : 11
 Account Number : 50499120580
 Account Type : Pension Fund Deposit Account Non Comm
 Account Name : Andrew Ray Pension Scheme
 Current Interest Rate : 2.00% Gross*
 Balance on 1 April 2012 : £410,398.00

Interest Rates as at 1 April 2012

Balances of	Gross/AER*
£50,000 and over	2.00%
up to £49,999	1.75%

Account Activity

Transaction Date	Effective Date	Description	Paid Out	Paid In	Balance
		Balance brought forward			£408,382.32
01/04/2012	01/04/2012	Interest GROSS		£2,015.68	£410,398.00
		Balance carried forward			£410,398.00
		Totals	£0.00	£2,015.68	

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6396 02/12

Scottish Widows Bank plc

Registered Office PO Box 12757
67 Morrison Street
Edinburgh EH3 8YJ
Telephone 0845 845 0829
Facsimile 0845 846 0829
Website www.scottishwidowsbank.co.uk

Andrew Ray Pension Scheme
16 Athelstan Road
FAVERSHAM
Kent
ME13 8QL

Page 1

Statement Date : 1 July 2012
Statement Number : 12
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non Comm
Account Name : Andrew Ray Pension Scheme
Current Interest Rate : 2.00% Gross/AER (* see interest rate information overleaf)
Balance on 1 July 2012 : £412,434.74

Interest Rates as at 1 July 2012

Balances of	Gross/AER*
£50,000 and over	2.00%
up to £49,999	1.75%

* see interest rate information overleaf

Account Activity

Transaction Date	Effective Date	Description	Paid Out	Paid In	Balance
		Balance brought forward			£410,398.00
01/07/2012	01/07/2012	Interest GROSS		£2,036.74	£412,434.74
		Balance carried forward			£412,434.74
		Totals	£0.00	£2,036.74	

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STATEMENT OF ACCOUNT

002495/79200/T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24FEB11
To 23MAY11
Statement No. 8
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3851.72
28FEB	TAX DEDUCTED	0.05		
	GROSS CREDIT INTEREST TO 28FEB			
	TAX BASED ON 100% OF GROSS INTEREST		0.26	3851.93
31MAR	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 31MAR			
	TAX BASED ON 100% OF GROSS INTEREST		0.33	3852.20
28APR	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 28APR			
	TAX BASED ON 100% OF GROSS INTEREST		0.30	3852.44

Total Withdrawals £0.17
Total Pay-ins £0.89

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

001875/79200/T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24MAY11
To 23JUN11
Statement No. 9
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ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00

PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3852.44
31MAY	TAX DEDUCTED	0.07		
	GROSS CREDIT INTEREST TO 31MAY			
	TAX BASED ON 100% OF GROSS INTEREST		0.35	3852.72

Total Withdrawals £0.07
Total Pay-ins £0.35

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

006274 / 79200 / T43
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24JUN11
To 22JUL11
Statement No. 10
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3852.72
30JUN	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 30JUN			
	TAX BASED ON 100% OF GROSS INTEREST		0.32	3852.98

Total Withdrawals	£0.06
Total Pay-ins	£0.32

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

001834/79200/T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 23JUL11
To 23AUG11
Statement No. 11
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ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3852.98
29JUL	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 29JUL			
	TAX BASED ON 100% OF GROSS INTEREST		0.31	3853.23

Total Withdrawals	£0.06
Total Pay-ins	£0.31

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000819 / 79200 / T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD



Branch Code 12-20-26
Account No. 06194700
From 24AUG11
To 23SEP11
Statement No. 12
Page No. 1 of 1

ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3853.23
31AUG	TAX DEDUCTED	0.07		
	GROSS CREDIT INTEREST TO 31AUG			
	TAX BASED ON 100% OF GROSS INTEREST		0.35	3853.51
05SEP	ATHELSTAN AC PENSION SCHEME		10000.00	13853.51
06SEP	ATHELSTAN AC PENSION SCHEME		10000.00	23853.51

Total Withdrawals £0.07
Total Pay-ins £20000.35

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000727 /79200/T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD



Branch Code 12-20-26
Account No. 06194700
From 24SEP11
To 21OCT11
Statement No. 13
Page No. 1 of 1

ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			23853.51
30SEP	TAX DEDUCTED	0.33		
	GROSS CREDIT INTEREST TO 30SEP			
	TAX BASED ON 100% OF GROSS INTEREST		1.66	23854.84

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Total Withdrawals	£0.33
Total Pay-ins	£1.66

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000222/79200/T31
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 22OCT11
To 23NOV11
Statement No. 14
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			23854.84
31OCT	TAX DEDUCTED	0.40		
	GROSS CREDIT INTEREST TO 31OCT			
	TAX BASED ON 100% OF GROSS INTEREST		2.03	23856.47

Total Withdrawals £0.40
Total Pay-ins £2.03

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

001021/79200/T37
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24NOV11
To 23DEC11
Statement No. 15
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ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			23856.47
30NOV	TAX DEDUCTED	0.39		
	GROSS CREDIT INTEREST TO 30NOV			
	TAX BASED ON 100% OF GROSS INTEREST		1.96	23858.04

Total Withdrawals	£0.39
Total Pay-ins	£1.96

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000285/79200/T32
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD



Branch Code 12-20-26
Account No. 06194700
From 24DEC11
To 23JAN12
Statement No. 16
Page No. 1 of 1

ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			23858.04
30DEC	TAX DEDUCTED	0.39		
	GROSS CREDIT INTEREST TO 30DEC			
	TAX BASED ON 100% OF GROSS INTEREST		1.96	23859.61

Total Withdrawals	£0.39
Total Pay-ins	£1.96

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000214/79200/T30
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD



Branch Code 12-20-26
Account No. 06194700
From 24JAN12
To 23FEB12
Statement No. 17
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ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			23859.61
31JAN	TAX DEDUCTED	0.41		
	GROSS CREDIT INTEREST TO 31JAN			
	TAX BASED ON 100% OF GROSS INTEREST		2.09	23861.29

Total Withdrawals	£0.41
Total Pay-ins	£2.09

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

013707/79200/T76
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24FEB12
To 30MAR12
Statement No. 18
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ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			23861.29
29FEB	TAX DEDUCTED	0.38		
	GROSS CREDIT INTEREST TO 29FEB			
	TAX BASED ON 100% OF GROSS INTEREST		1.90	23862.81
30MAR	TAX DEDUCTED	0.39		
	GROSS CREDIT INTEREST TO 30MAR			
	TAX BASED ON 100% OF GROSS INTEREST		1.96	23864.38

0845 850 5808

Total Withdrawals £0.77
Total Pay-ins £3.86

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

033560/18700/T167
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 31MAR12
To 29JUN12
Statement No. 19
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			23864.38
30APR	TAX DEDUCTED	0.40		
	GROSS CREDIT INTEREST TO 30APR			
	TAX BASED ON 100% OF GROSS INTEREST		2.03	23866.01
21MAY	AVIVA ANDY RAY TRANSFER		35686.77	59552.78
31MAY	TAX DEDUCTED	0.60		
	GROSS CREDIT INTEREST TO 31MAY			
	TAX BASED ON 100% OF GROSS INTEREST		3.01	59555.19
29JUN	TAX DEDUCTED	0.94		
	GROSS CREDIT INTEREST TO 29JUN			
	TAX BASED ON 100% OF GROSS INTEREST		4.73	59558.98

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Total Withdrawals £1.94
Total Pay-ins £35696.54

For important information on compensation arrangements
please refer to the back of this statement