

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 Mr M Miserotti

Dear Mark

1st June 2011

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:

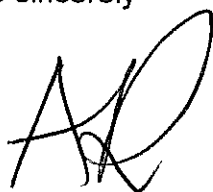
Bank of Scotland – Pension Fund Cheque Account.
Statements 4 to 8 inc.

Scottish Widows Bank – Pension Fund Deposit Account
Statements 4 to 7 inc.

Please note the £2909.84 amount is a personal pay-in. The £1300 was withdrawn for property purchase and was re-paid in as the purchase did not go ahead.

I can be contacted on 01795 590903/07854 954994 for confirmation if necessary.

Yours sincerely

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

Mr A T Ray

Cc Mr G McClosky - PPC

Pension Scheme Return & Event Questionnaire

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 ~~2009~~
2010 and ending on 5th April ~~2010~~
2011

Yes No

- | | Yes | No |
|--|-----|----|
| 1. Did the scheme have any interest 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 2010. 2011,

ANDREW RAY

INCOME £5200 DIVIDENDS £3,000

SALE OF OWN COMPANY SHARES £50,000

Scheme Name: ANDREW RAY PENSION SCHEME

Signed: ARay

Date: 1.6.2011

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: post@pensionpractitioner.com



STATEMENT OF ACCOUNT

006531/68800/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 24FEB10
To 21MAY10
Statement No. 4
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)
2010	BALANCE BROUGHT FORWARD			61742.32
26FEB	TAX DEDUCTED	0.48		
	GROSS CREDIT INTEREST TO 26FEB			
	TAX BASED ON 100% OF GROSS INTEREST		2.44	61744.28
02MAR	010003	822.50		60921.78
31MAR	TAX DEDUCTED	1.10		
	GROSS CREDIT INTEREST TO 31MAR			
	TAX BASED ON 100% OF GROSS INTEREST		5.52	60926.20
20APR	9000004		2909.84	63836.04
30APR	TAX DEDUCTED	1.01		
	GROSS CREDIT INTEREST TO 30APR			
	TAX BASED ON 100% OF GROSS INTEREST		5.09	63840.12

Total Withdrawals £825.09
Total Pay-ins £2922.89

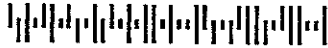
For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

002647 / 68800 / T35
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 22MAY10
To 23AUG10
Statement No. 5
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)
2010	BALANCE BROUGHT FORWARD			63840.12
28MAY	TAX DEDUCTED	0.98		
	GROSS CREDIT INTEREST TO 28MAY			
	TAX BASED ON 100% OF GROSS INTEREST		4.90	63844.04
30JUN	TAX DEDUCTED	1.15		
	GROSS CREDIT INTEREST TO 30JUN			
	TAX BASED ON 100% OF GROSS INTEREST		5.77	63848.66
12JUL	010004	60000.00		3848.66
30JUL	TAX DEDUCTED	0.45		
	GROSS CREDIT INTEREST TO 30JUL			
	TAX BASED ON 100% OF GROSS INTEREST		2.29	3850.50

Total Withdrawals £60002.58
Total Pay-ins £12.96

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STATEMENT OF ACCOUNT

001984/79200/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 24AUG10
 To 23NOV10
 Statement No. 6
 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)
2010	BALANCE BROUGHT FORWARD			3850.50
31AUG	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 31AUG			
	TAX BASED ON 100% OF GROSS INTEREST		0.34	3850.78
24SEP	010005	1300.00		2550.78
30SEP	TAX DEDUCTED	0.06		
	GROSS CREDIT INTEREST TO 30SEP			
	TAX BASED ON 100% OF GROSS INTEREST		0.30	2551.02
29OCT	TAX DEDUCTED	0.04		
	GROSS CREDIT INTEREST TO 29OCT			
	TAX BASED ON 100% OF GROSS INTEREST		0.20	2551.18

Total Withdrawals £1300.16
 Total Pay-ins £0.84

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STATEMENT OF ACCOUNT

001978 /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 24NOV10
 To 23FEB11
 Statement No. 7
 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)
2010	BALANCE BROUGHT FORWARD			2551.18
30NOV	TAX DEDUCTED	0.04		
	GROSS CREDIT INTEREST TO 30NOV			
	TAX BASED ON 100% OF GROSS INTEREST		0.22	2551.36
31DEC	TAX DEDUCTED	0.04		
	GROSS CREDIT INTEREST TO 31DEC			
	TAX BASED ON 100% OF GROSS INTEREST		0.22	2551.54
2011				
31JAN	TAX DEDUCTED	0.04		
	GROSS CREDIT INTEREST TO 31JAN			
	TAX BASED ON 100% OF GROSS INTEREST		0.22	2551.72
08FEB	9000005		1300.00	3851.72

Total Withdrawals £0.12
 Total Pay-ins £1300.66

For important information on compensation arrangements
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TRANSACTIONS

15:08 17 MAY 2011

S=SELECT R=REVERSE F=FEE REFUND

Account No : 2026-6194700 ANDREW RAY P PENSION FUND CHEQUE A/C MTHLY
Date To : 18/05/2011 1 To Sign

Date	Narrative	Debit	Credit	Balance	Ind
31/01/11	GROSS CREDIT INTERES		0.22	2551.76	
	T TO 31JAN				
31/01/11	TAX DEDUCTED	0.04		2551.72	
08/02/11	9000005		1300.00	3851.72	
28/02/11	GROSS CREDIT INTERES		0.26	3851.98	
	T TO 28FEB				
28/02/11	TAX DEDUCTED	0.05		3851.93	
31/03/11	GROSS CREDIT INTERES		0.33	3852.26	
	T TO 31MAR				
31/03/11	TAX DEDUCTED	0.06		3852.20	
28/04/11	GROSS CREDIT INTERES		0.30	3852.50	
	T TO 28APR				
28/04/11	TAX DEDUCTED	0.06		3852.44	
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MSGAK178- PRESS PF7 FOR MORE TRANSACTIONS

Command ==> Keydata

F1=Help F2=Prev F3=Exit F5=Fresh F6=Swap F7=Up F8=Down F10=Action F11=View

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 : 2 July 2010
Statement Number : 4
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Account Activity

Date	Description	Paid Out	Paid In	Balance
02/04/2010	Balance brought forward			£334,763.82
01/07/2010	Interest GROSS		£1,656.85	£336,420.67
01/07/2010	Balance carried forward			£336,420.67
	Totals	£0.00	£1,656.85	

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Please refer to the reverse of this statement for our contact details and some information you may find useful.

SWBDST0101

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/

6432 03/10

Andrew Ray Pension Scheme
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FAVERSHAM
Kent
ME13 8QL

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

Statement Date : 4 October 2010
Statement Number : 5
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Account Activity

Date	Description	Paid Out	Paid In	Balance
02/07/2010	Balance brought forward			£336,420.67
08/07/2010	Cheque Deposit		£60,000.00	£396,420.67
01/10/2010	Interest GROSS		£1,960.73	£398,381.40
01/10/2010	Balance carried forward			£398,381.40
	Totals	£0.00	£61,960.73	

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Page 1

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0845 845 0829, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Statement Date : 5 January 2011
Statement Number : 6
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Account Activity

Date	Description	Paid Out	Paid In	Balance
01/10/2010	Balance brought forward			£398,381.40
01/01/2011	Interest GROSS		£1,993.42	£400,374.82
01/01/2011	Balance carried forward			£400,374.82
	Totals	£0.00	£1,993.42	

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Page 1

Statement Date : 4 April 2011
Statement Number : 7
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Account Activity

Date	Description	Paid Out	Paid In	Balance
01/01/2011	Balance brought forward			£400,374.82
01/04/2011	Interest GROSS		£1,959.77	£402,334.59
01/04/2011	Balance carried forward			£402,334.59
	Totals	£0.00	£1,959.77	

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