

The PENSIONS Advisory Service

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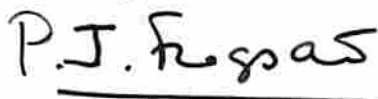
Dear Mr Davis,

3 September 2016

TPAS CASE No: 162660
MCH HOLDINGS LIMITED DIRECTORS PENSION SCHEME
Mr R Stewart

I refer to my letter dated 30 July (copy attached) and shall be obliged if you can let me have a detailed response as soon as possible. There does appear to be some serious inconsistencies relating to Mr Stewart's status as both a member and Trustee of the above Pension Scheme.

Yours sincerely,



P J FROGGATT
(TPAS ADVISER)

cc: Mr R Stewart



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Registered Office as shown.

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COPY

Dear Mr Davis,

30 July 2016

TPAS CASE No: 162660
MCH HOLDINGS LIMITED DIRECTORS PENSION SCHEME
Mr R Stewart

Thank you for your letter dated 11 July.

I am somewhat surprised and concerned with your response as I have copies of letters and E-mails from 2009 and 2010 which appear to contradict your assertion.

In particular I have written evidence that the Company's accountants (Johal & Company) based in Hornchurch, Essex and represented by Jasvinder Sagoo met with your colleague (Gavin McCloskey), together with Nick Parry and Mr Stewart, and agreed to establish the above SSAS by a Definitive Trust Deed & Rules dated 26 August 2009. The principal reasons were to save Corporation Tax and provide retirement benefits for the equal benefit of the two (50% each) shareholders. This is confirmed by your letter dated 3 August 2009

I also have copies of an "Application for Membership" in Mr Stewart's name and a "Deed of Appointment of Trustee" to include Mr Stewart as a Trustee of the above Pension Scheme. Both these documents were prepared and issued by PensionPractitioner.com.

Can you please advise, as a matter of urgency why you consider that Mr Stewart is not entitled to benefits equating to 50% of the current fund value? Please also provide copies of the most recent annual HMRC and Pensions Regulator returns filed by the Scheme Administrator.

Yours sincerely,



P J FROGGATT
(TPAS ADVISER)

cc: Mr R Stewart