



CHARTERED ACCOUNTANTS AND STATUTORY AUDITORS

2nd Floor · Nucleus House · 2 Lower Mortlake Road · Richmond · TW9 2JA
Tel: +44 (0)20 8878 8383 · Email: info@whitehartassociates.com
www.whitehartassociates.com

STRICTLY PRIVATE & CONFIDENTIAL

Ms Stacy Lunnon
Pension Practitioner.com
48 Chorley New Road
Bolton, Lancashire
BL1 4AP

17 October 2018

Our Ref: WHA/NAS/M01/EPS

Dear Stacy,

Re: MMS Executive Pension Scheme

Please note that the above client has received the enclosed letter from Barnett Waddingham. In the last year prior to the move to Pension Practitioner.com, Barnett Waddingham have been asking me for pension details going back fifteen years. When I said to them that I did not think we had the information, they told me that they were not interested and they wanted me to go and find the information. I did provide them with it and I asked them why they were going back fifteen years and they came back to me with 'we are reviewing something'. The client sought Barnett Waddingham's advice back in the year ended 5 April 2014 about a principal employer further pension contribution. They did not do it off their own backs, they did it following receiving the advice from Barnett Waddingham, albeit it was from Trevor Harvey who has since left. In addition to the request they also asked me for a whole years' worth of MMS Executive Pension Scheme bank statements. I have not sent them the bank statements as we had already submitted to them the accounts and I had questioned the reason why. There is nothing in there that I do not want to be seen, but the client was further aggravated by me asking for the information again. This obviously elicited the move to Pension Practitioner.com and any insight into what response we should be making to this letter would be great.

I am herewith enclosing the bank statements for the year ended 5 April 2018 and I have already forwarded to you the accounts.

Contd./....

WHA is a trading name of White Hart Associates (London) Limited.

White Hart Associates (London) Limited is registered to carry out audit work in the UK and Ireland by The Institute of Chartered Accountants in England and Wales.

Regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities.

Company registered in England and Wales. Registered No. 04520239.

A list of directors is available at the registered office of the company.





CHARTERED ACCOUNTANTS AND STATUTORY AUDITORS

Should you have any queries, please do not hesitate to contact me.

With kind regards,

Yours sincerely,

Nikki Spoor FCCA ACA – Director
White Hart Associates (London) Limited

Encs.

WHA is a trading name of White Hart Associates (London) Limited.

White Hart Associates (London) Limited is registered to carry out audit work in the UK and Ireland by The Institute of Chartered Accountants in England and Wales.

Regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities.

Company registered in England and Wales. Registered No. 04520239.

A list of directors is available at the registered office of the company.



PRIVATE

9 October 2018

Mr R M Saunders
The Old Parsonage
Church Road
Pewsey
Wiltshire
SN9 5DL

Our Ref: 100918ldiw
Filing Ref: 79275
Classification: **CONFIDENTIAL**

Dear Michael

M M S Executive Pension Scheme

We have recently received confirmation from Registered Scheme Administrator that you have decided to appoint them in place of us as your Independent Trustee and Scheme Administrator. I am sorry to hear this, but feel this would be an opportune time for me to bring you up to speed on some work that we have recently carried out on your scheme.

Test against the Lifetime Allowance at age 75

When a member reaches age 75 we are required to test the value of their benefits against the Lifetime Allowance which was in place at that point in time. The Lifetime Allowance is the limit on tax-efficient monies which can be accumulated in all pension arrangements for a person during their working lifetime.

As Caroline attained age 75 on 26 May 2017 and you attained age 75 on 9 August 2017 we should have requested a valuation of the scheme assets at these dates in order to carry out the test against the Lifetime Allowance for each you. I cannot see that this calculation has been prepared, and it is mandatory, so we should therefore carry this out retrospectively and we have started work on this for you.

We have identified a potential tax issue for both of you relating to the value of your respective shares of the fund when you attained age 75. This is connected to the contribution of £75,000 paid to the pension scheme in the year to 5 April 2014.

Since both you and Caroline were already "pensioners" in respect of the benefits you switched on before April 2006, from the point that a new contribution was paid into the scheme for each of you in 2014 you would each then have two separate arrangements within the scheme. The first representing your pre April 2006 crystallised funds and a new pot representing the Post April 2006 funds, starting from the £75,000 contribution paid on 24 February 2014.

The form of the test is that at age 75 a value needs to be placed on those pre April 2006 benefits. The calculation is to multiply 80% of the maximum drawdown pension at age 75 by a factor of 25. That figure is then compared to the member's Lifetime Allowance. If the figure exceeds the Lifetime Allowance, then any new benefits which are "crystallised" are subject to a tax called the "Lifetime Allowance Charge".

We have calculated that the notional value of Caroline's pre April 2006 pension at age 75 is:

Maximum pension at age 75	=	£60,490
80% of maximum pension	=	£48,392
£48,392 x 25	=	£1,209,800

The Lifetime Allowance for Caroline at age 75 was £1,000,000. This means that Caroline is deemed to have used up the whole of her Lifetime Allowance with her Pre April 2006 benefits.

We do not hold all the asset valuations as at 9 August 2017 to finalise the calculations for you but on reviewing the information we do have I would expect that you will be in a similar situation.

At age 75, any funds from which benefits have not been switched on ("crystallised" in the jargon) are tested against the Lifetime Allowance. For both you and Caroline this test will be against your Post April 2006 fund created by the contribution paid in 2014.

As at 26 May 2017 we calculate that the value of the Post April 2006 funds for Caroline was £46,576.65. As things stand, since Caroline's available Lifetime Allowance has been extinguished by the deemed value of the pre April 2006 funds, the amount of £46,576.65 exceeds the Lifetime Allowance and will be subject to the Lifetime Allowance Charge.

The amount in excess of the Lifetime Allowance is subject to a tax charge of 25% with the remaining 75% retained within the scheme in order to provide a pension, subject to income tax. In Caroline's case the tax due would be £11,644.

This additional deemed usage of the Lifetime Allowance is considered to happen on your 75th birthdays so 26 May 2017 for Caroline and 9 August 2017 for you. The Lifetime Allowance charge for Caroline should have been settled by 14 August 2017 and for you by 14 November 2017. Interest and penalties could be imposed for late submission of the relevant returns and the late tax payment.

In order to confirm the position for you could you please provide me with copies of the scheme bank statements showing the cash balances held as at 9 August 2017.

Protection

It would be possible to reduce the amount of the tax charge. You could both choose to register for a new form of protection against the Lifetime Allowance, which allows you to use a slightly higher Lifetime Allowance. If a member registers for "Fixed Protection 2016" they retain a Lifetime Allowance of £1.25 million instead of the standard £1 million. The price of this protection is that no contributions to this or any other pension scheme can be made after 5 April 2016.

In Caroline's case, if she is eligible and registers for this form of protection, the tax charge will be reduced to £1,581. In addition, with this protection, Caroline would be entitled to draw a portion of her newly crystallised funds as a tax-free lump sum, when she chooses to do so. Note that this would not be the usual 25% of the "uncrystallised" fund, as there would be a slightly reduced amount available, reflecting that a small portion of the funds exceeded her Lifetime Allowance.

If either of you would like to apply for Fixed Protection 2016, this has to be done online by you; unfortunately, we cannot register for you. You can access the online service through a link on the GOV.UK guide 'protect your lifetime allowance' page at <https://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance>.


To apply online, you will firstly need to have an HMRC Online Services Account. To create an account, or to login to an existing one, you should go to <https://www.gov.uk/log-in-register-hmrc-online-services>.

As this is an online service, you will no longer receive a paper certificate with your lifetime allowance protection details. Instead you will be able to view your protection details online, and you will be able to print off your protection details for our records.

Please let me know how you would like to proceed, or if you have any queries. I look forward to hearing from you.

Kind regards

Yours sincerely



Ian Ward
Partner, Barnett Waddingham LLP
Ian.Ward@Barnett-Waddingham.co.uk

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Mar 2018 to 13 Apr 2018
Sheet 180

Previous balance	100.00
Withdrawn	5.00
Paid in	5.00
New balance	100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00979985/M 600720/00103



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00979986
00103 0001/0001
2
||
||
||
||
||



Current Account



Date	Details	Withdrawn	Paid in	Balance
15 Mar 2018	BROUGHT FORWARD			100.00
29 Mar	Credit	FROM 11714212	5.00	
	Charges	02MAR-A/C 11714239		100.00

Account Number 11714239
180 Branch sort code 60-07 -20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Feb 2018 to 15 Mar 2018
Sheet 179

Previous balance 100.00

Withdrawn 9,505.00

Paid in 9,505.00

New balance 100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00248261/M 600720/00820



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00248261
0001/0001

Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Feb 2018	BROUGHT FORWARD			
16 Feb	Automated Credit JANGO COMMUNICA A/ JANGO FP 16/02/18 0243 09023426909690000N JANGO			100.00
28 Feb	Debit TO 11714212	9,500.00	9,500.00	
	Credit FROM 11714212			100.00
	Charges 02FEB-A/C 11714239	5.00	5.00	
				100.00

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

179

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

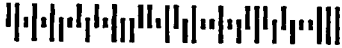
Summary

15 Jan 2018 to 15 Feb 2018
Sheet 178

Previous balance	100.00
Withdrawn	5.00
Paid in	5.00
New balance	100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00244605/M 600720/00817



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00244606
0001/0001
2 00317



Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Jan 2018	BROUGHT FORWARD			100.00
31 Jan	Credit	FROM 11714212	5.00	
	Charges	29DEC-A/C 11714239		100.00

Account Number 11714239

MMS EXECUTIVE PENSION SCHEME

(178) Branch sort code 60-07 -20
National Westminster Bank Plc

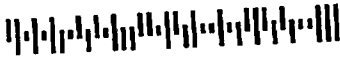


Current Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

K39800/00255611/M 600720/00803



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

Summary

15 Dec 2017 to 15 Jan 2018
Sheet 177

Previous balance	100.00
Withdrawn	5.00
Paid in	5.00
New balance	100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

If you have changed your address or telephone number,
please let us know

For Bank use

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 31

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc
00-07-20

National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Nov 2017 to 15 Dec 2017
Sheet 176

Previous balance	100.00
Withdrawn	6,693.90
Paid in	6,693.90
New balance	100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00682870/M 600720/00630



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

Date	Details	Withdrawn	Paid in	Balance
15 Nov 2017	BROUGHT FORWARD			100.00
17 Nov	Automated Credit JANGO COMMUNICA A/ JANGO FP 17/11/17 0303 33030259748772000N JANGO			
	Debit TO 11714212	6,659.90	6,659.90	100.00
30 Nov	Credit FROM 11714212		5.00	
	Charges 03NOV-A/C 11714239	5.00		100.00
14 Dec	Credit FROM 11714212		29.00	
	Direct Debit PENSIONS REGULATOR PSR10030003			
	INITIAL PAYMENT	29.00		100.00

Account Number 11714239

MMS EXECUTIVE PENSION SCHEME

176 Branch sort code 60-07-20
National Westminster Bank Plc

01020 01

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

K39800/00344622/M 600720/01020



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

Summary

13 Oct 2017 to 15 Nov 2017
Sheet 175

Previous balance	100.00
Withdrawn	343.00
Paid in	343.00
New balance	100.00

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

If you have changed your address or telephone number,
please let us know

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

0034462
01020 0001/00

2

Date
Details
Withdrawn
Paid in
Balance

13 Oct 2017

23 Oct

BROUGHT FORWARD

Automated Credit

HMRC SA

M M S EXECUTIVE PE

100.00

Debit

TO 11714212

338.00

Credit

FROM 11714212

338.00

100.00

Charges

29SEP-A/C 11714239

5.00

5.00

100.00

31 Oct

Account Number 11714239

Branch sort code 60-07-20

National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

175

00927895
2 01629 01



Current Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Sep 2017 to 13 Oct 2017
Sheet 174

Previous balance	100.00
Withdrawn	2,656.00
Paid in	2,656.00
New balance	100.00

K39800/00927895/M 600720/01629



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00927896
01629 0001/000

2

Date	Details	Withdrawn	Paid in	Balance
15 Sep 2017	BROUGHT FORWARD			
29 Sep	Credit			100.0
	Charges			
	Automated Credit			
	FROM 11714212			
	01SEP-A/C 11714239		6.00	
	JANGO COMMUNICA A/	6.00		100.0
	JANGO			
	FP 05/10/17 0241			
	33023320093390000N			
	JANGO			
	Debit			
	TO 11714212			
		2,650.00	2,650.00	100.00

174

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Aug 2017 to 15 Sep 2017
Sheet 173

Previous balance	100.00
Withdrawn	6.00
Paid in	6.00
New balance	100.00

K39800/00721100/M 600720/00299



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00721101
00299 0001/0000



Current Account



Date	Details	Withdrawn	Paid in	Balance
15 Aug 2017	BROUGHT FORWARD			100.00
31 Aug	Credit	FROM 11714212		
	Charges	04AUG-A/C 11714239	6.00	100.00

173 Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

14 Jul 2017 to 15 Aug 2017
Sheet 172

Previous balance	100.00
Withdrawn	5.42
Paid in	5.42
New balance	100.00

K39800/00229087/M 600720/00696



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

Account Number 11714239
 172 Branch sort code 60-07-20
 National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

00789289
01818 01



Current Account

Branch details
East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary		15 Jun 2017	to 14 Jul 2017
		Sheet	171
Previous balance		100.00	
Withdrawn		8,659.70	
Paid in		8,659.70	
New balance		100.00	

K39800/00789289/M 600720/01818



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00789290
01818 0001/0003

Date	Details	Withdrawn	Paid in	Balance
15 Jun 2017	BROUGHT FORWARD			100.00
30 Jun	Automated Credit			
	JANGO COMMUNICA A/ JANGO FP 30/06/17 0306 27030351580528000N JANGO			
	Charges		8,659.70	
	Debit	6.00		
	02JUN-A/C 11714239 TO 11714212	8,653.70		100.00

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

171

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 May 2017 to 15 Jun 2017
Sheet 170

Previous balance	100.00
Withdrawn	6.07
Paid in	6.07
New balance	100.00

K39800/00229098/M 600720/00766



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00229099
0001/000

J766

Date	Details	Withdrawn	Paid in	Balance
15 May 2017	BROUGHT FORWARD			100.00
31 May	Credit	FROM 11714212		
	Charges	28APR-A/C 11714239	6.07	100.00

Account Number 11714239
 (170) Branch sort code 60-07-20
 National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

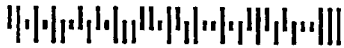
East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

13 Apr 2017 to 15 May 2017
Sheet 169

Previous balance	100.00
Withdrawn	6.00
Paid in	6.00
New balance	100.00

K39800/00237553/M 600720/00727



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PENSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 7142 39

00237554
0001/0000



Business Current Account



2

00727

Date	Details	Withdrawn	Paid in	Balance
13 Apr 2017	BROUGHT FORWARD			100.00
28 Apr	Credit	FROM 11714212		
	Charges	31MAR-A/C 11714239	6.00	100.00

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

169

01424296
2 00991 01



Business Current Account

Branch details
East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary		15 Mar 2017 to 13 Apr 2017
		Sheet 168
Previous balance		100.00
Withdrawn		9,386.00
Paid in		9,386.00
New balance		100.00

K39800/01424296/M 600720/00991



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET PEWSEY
WILTSHIRE
SN9 5DL

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714239
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB28 NWBK 6007 2011 714

01424297
00991 0001/0001



Business Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Mar 2017	BROUGHT FORWARD			100.00
31 Mar	Credit FROM 11714212		6.00	
	Charges 03MAR-A/C 11714239	6.00		100.00
6 Apr	Automated Credit JANGO COMMUNICA A/ JANGO			
	FP 06/04/17 0302 22030207991154000N JANGO			
	Debit TO 11714212	9,380.00	9,380.00	100.00

Account Number 11714239
Branch sort code 60-07 -20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

168

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Mar 2018 to 13 Apr 2018
Sheet 210

Previous balance	81,453.08
Withdrawn	5.00
Paid in	3.24
New balance	81,451.32

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

INTEREST PAID FOR THIS ACCOUNT DURING TAX YEAR 2017/18 WAS
GROSS INTEREST 18.10

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

K39800/00980129/M 600720/00127



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

0093 0130
00127 0011/060

Date	Details	Withdrawn	Paid in	Balance
15 Mar 2018	BROUGHT FORWARD			81,453.
29 Mar	Interest	29MAR-GRS 11714212	3.24	
	Debit	TO 11714239		
		5.00		81,451.

210 Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Feb 2018 to 15 Mar 2018
Sheet 209

Previous balance	71,955.16
Withdrawn	5.00
Paid in	9,502.92
New balance	81,453.08

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00248285/M 600720/00824



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

0024828
0001/00



Business Reserve Account

Date

Details

Withdrawn

Paid in

Balance

15 Feb 2018

BROUGHT FORWARD

16 Feb

Credit

FROM 11714239

71,955.16

28 Feb

Interest

28FEB-GRS 11714212

9,500.00

81,455.16

Debit

TO 11714239

2.92

5.00

81,453.08

Account Number 11714212

209 Branch sort code 60-07-20

National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

00244615
2 00820 01



Business Reserve Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Jan 2018 to 15 Feb 2018
Sheet 208

Previous balance	71,956.91
Withdrawn	5.00
Paid in	3.25
New balance	71,955.16

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00244615/M 600720/00820



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

00244616
00820 0001/0001
2



Business Reserve Account

Date	Details	Withdrawn	Paid in	Balance
15 Jan 2018	BROUGHT FORWARD			71,956.91
31 Jan	Interest	31JAN-GRS 11714212	3.25	
	Debit	TO 11714239	5.00	71,955.16

Account Number 11714212
208 Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

**NatWest****Business Reserve Account**00255623
2 00806 01**Branch details**

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

K39800/00255623/M 600720/00806



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

Summary15 Dec 2017 to 15 Jan 2018
Sheet 207

Previous balance	71,959.05
Withdrawn	5.00
Paid in	2.86
New balance	71,956.91

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

00255624
00806 0001/000
2



NatWest

Business Reserve Account

Date	Details	Withdrawn	Paid in	Balance
15 Dec 2017	BROUGHT FORWARD			
29 Dec	Interest			71,959.05
	Debit	29DEC-GRS 11714212 TO 11714239	5.00	
			2.86	
				71,956.91

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

207

2 00682919
00641 01



Business Reserve Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Nov 2017 to 15 Dec 2017
Sheet 206

Previous balance	65,330.78
Withdrawn	34.00
Paid in	6,662.27
New balance	71,959.05

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

K39800/00682919/M 600720/00641



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

00682920
J0641 0001/0001



Business Reserve Account

Date	Details	Withdrawn	Paid in	Balance
15 Nov 2017	BROUGHT FORWARD			65,330.78
17 Nov	Credit			71,990.68
30 Nov	Interest		6,659.90	
			2.37	
14 Dec	Debit	5.00		71,988.05
	Debit	29.00		71,959.05

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

00344630
2 01024 01



Business Reserve Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

K39800/00344638/M 600720/01024



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

Summary

13 Oct 2017 to 15 Nov 2017
Sheet 205

Previous balance	64,997.21
Withdrawn	5.00
Paid in	338.57
New balance	65,330.78

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

OUR CREDIT INTEREST RATES: BUSINESS RESERVE AND CLIENT DEPOSIT
£0-1M 0.05%, £1M+ 0.15%; LIQUIDITY MANAGER 95 DAY NOTICE 0.40%

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NHBK GB 2L
IBAN GB78 NHBK 6007 2011 7142 12

0034463
2 01024 0001/001

Date	Details	Withdrawn	Paid in	Balance
13 Oct 2017	BROUGHT FORWARD			64,997.21
23 Oct	Credit			
31 Oct	Interest		338.00	65,335.21
	Debit		0.57	
	FROM 11714239			
	31OCT-GRS 11714212			
	TO 11714239	5.00		65,330.78

(205) Account Number 11714212
 Branch sort code 60-07-20
 National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

00928022
2 01650 01

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Sep 2017 to 13 Oct 2017
Sheet 204

Previous balance	62,352.71
Withdrawn	6.00
Paid in	2,650.50
New balance	64,997.21

K39800/00928022/M 600720/01650



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

00928023
01650 0001/000



Business Reserve Account

2

Date	Details	Withdrawn	Paid in	Balance
15 Sep 2017	BROUGHT FORWARD			62,352.71
29 Sep	Interest	29SEP-GRS 11714212	0.50	
	Debit	TO 11714239		62,347.21
5 Oct	Credit	FROM 11714239	2,650.00	64,997.21

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

204

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Aug 2017 to 15 Sep 2017
Sheet 203

Previous balance 62,358.18

Withdrawn 6.00

Paid in 0.53

New balance 62,352.71

K39800/00721142/M 600720/00306



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

If you have changed your address or telephone number,
please let us know

For Bank use

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

Date	Details	Withdrawn	Paid in	Balance
15 Aug 2017	BROUGHT FORWARD			62,358.18
31 Aug	Interest	31AUG-GRS 11714212	0.53	
	Debit	TO 11714239	6.00	62,352.71

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

14 Jul 2017 to 15 Aug 2017
Sheet 202

Previous balance	62,363.07
Withdrawn	5.42
Paid in	0.53
New balance	62,358.18

K39800/00229101/M 600720/00701



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12



Business Reserve Account

00229102
0001/0001

2

00701

|||

|||

Date	Details	Withdrawn	Paid in	Balance
14 Jul 2017	BROUGHT FORWARD			62,363.07
31 Jul	Interest	31JUL-GRS 11714212	0.53	
	Debit	TO 11714239	5.42	62,358.18

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS:EXECUTIVE PENSION SCHEME



Business Reserve Account

Branch details

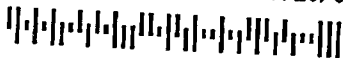
East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Jun 2017 to 14 Jul 2017
Sheet 201

Previous balance	53,708.93
Withdrawn	0.00
Paid in	8,654.14
New balance	62,363.07

K39800/00789398/M 600720/01837



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 714

0078935
0001/00
2 01837
| | |

Date	Details	Withdrawn	Paid in	Balance
15 Jun 2017	BROUGHT FORWARD			
30 Jun	Interest			53,708.93
	Credit			
	30JUN-GRS 11714212		0.44	
	FROM 11714239		8,653.70	62,363.07

01 Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

00229112
1769 01



Business Reserve Account

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 May 2017 to 15 Jun 2017
Sheet 200

Previous balance	53,714.51
Withdrawn	6.07
Paid in	0.49
New balance	53,708.93

K39800/00229112/M 600720/00769



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011

00229113
0001/0001
0769



Business Reserve Account

Date	Details	Withdrawn	Paid in	Balance
15 May 2017	BROUGHT FORWARD			53,714.51
31 May	Interest	31MAY-GRS 11714212	0.49	
	Debit	TO 11714239	6.07	53,708.93

Account Number 11714212
Branch sort code 60-07 -20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

200

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

13 Apr 2017 to 15 May 2017
Sheet 199

Previous balance	53,720.11
Withdrawn	6.00
Paid in	0.40
New balance	53,714.51

K39800/00237563/M 600720/00730



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

00237564
0001/0001



Business Reserve Account



2 00730

Date	Details	Withdrawn	Paid in	Balance
13 Apr 2017	BROUGHT FORWARD			53,720.11
28 Apr	Interest	28APR-GRS 11714212	0.40	
	Debit	TO 11714239	6.00	53,714.51

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

199

Branch details

East Sheen Branch
341 Upper Richmond Road West
East Sheen
London
SW14 8QP

Summary

15 Mar 2017 to 13 Apr 2017
Sheet 198

Previous balance	44,345.73
Withdrawn	6.00
Paid in	9,380.38
New balance	53,720.11

K39800/01424451/M 600720/01019



THE SECRETARY
MMS EXECUTIVE PENSION SCH
THE OLD PARSONAGE
CHURCH STREET, PEWSEY
WILTSHIRE
SN9 5DL

INTEREST PAID FOR THIS ACCOUNT DURING TAX YEAR 2016/17 WAS
GROSS INTEREST 18.66

OUR DEPOSIT ACCOUNT INTEREST RATES ARE: BUSINESS RESERVE 0.01%
CLIENT DEPOSIT MANAGER 0.01% AND 95 DAY NOTICE ACCOUNT 0.10%

For Bank use

If you have changed your address or telephone number,
please let us know

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

BIC NWBK GB 2L
IBAN GB78 NWBK 6007 2011 7142 12

01424452
2 01019 0001/000:



Business Reserve Account

Date	Details	Withdrawn	Paid in	Balance
15 Mar 2017	BROUGHT FORWARD			44,345.73
31 Mar	Interest	31MAR-GRS 11714212	0.38	
	Debit	TO 11714239		44,340.11
6 Apr	Credit	FROM 11714239	9,380.00	53,720.11

Account Number 11714212
Branch sort code 60-07-20
National Westminster Bank Plc

MMS EXECUTIVE PENSION SCHEME

198