

MEAD HOUSE LTD PENSION SCHEME

15 THE GLADE, STORRINGTON, WEST SUSSEX. RH20 4GL

7 JULY 2011

Tel.: 01903 368571

email: jaykayworm@gmail.com

Mark Miserotti
Pension Practitioners
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Mark,

Please find enclosed the latest correspondence to and from Legal & General, would appreciate your comments.

You will note that Judy Noble is laying the blame firmly on you (P P) for the delay in their time frame not being met, and their extra costs on the eighteen months overrun on their time frame for completing the transfer to PP.

Judging by the emails going back and forth between L&G & PP, I thought we would have finalised the transfer by now, we appreciate your position in this matter, and from what we can see from these emails L&G would seem to be more at fault.

We would like to say that the offer in Gavin's email 23/12/10 was most appreciated.

For your info we are still awaiting a number of share certificates.

We look forward to hearing from you.

Regards


John & Kath.

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104-6586 KOSCIUSKO, PA. POTOMAC RIVER, HOWARD CO. MD.

10/23/2010 10:01 AM

1993-1994

John Edgar Hoover

[illegible]

1941-1942

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

11. *Journal of the American Statistical Association*, 96(456), 1039-1046.

2000-2001, 2001-2002, 2002-2003, 2003-2004, 2004-2005, 2005-2006, 2006-2007, 2007-2008, 2008-2009, 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014, 2014-2015, 2015-2016, 2016-2017, 2017-2018, 2018-2019, 2019-2020, 2020-2021, 2021-2022, 2022-2023, 2023-2024, 2024-2025, 2025-2026, 2026-2027, 2027-2028, 2028-2029, 2029-2030, 2030-2031, 2031-2032, 2032-2033, 2033-2034, 2034-2035, 2035-2036, 2036-2037, 2037-2038, 2038-2039, 2039-2040, 2040-2041, 2041-2042, 2042-2043, 2043-2044, 2044-2045, 2045-2046, 2046-2047, 2047-2048, 2048-2049, 2049-2050, 2050-2051, 2051-2052, 2052-2053, 2053-2054, 2054-2055, 2055-2056, 2056-2057, 2057-2058, 2058-2059, 2059-2060, 2060-2061, 2061-2062, 2062-2063, 2063-2064, 2064-2065, 2065-2066, 2066-2067, 2067-2068, 2068-2069, 2069-2070, 2070-2071, 2071-2072, 2072-2073, 2073-2074, 2074-2075, 2075-2076, 2076-2077, 2077-2078, 2078-2079, 2079-2080, 2080-2081, 2081-2082, 2082-2083, 2083-2084, 2084-2085, 2085-2086, 2086-2087, 2087-2088, 2088-2089, 2089-2090, 2090-2091, 2091-2092, 2092-2093, 2093-2094, 2094-2095, 2095-2096, 2096-2097, 2097-2098, 2098-2099, 2099-2100, 2100-2101, 2101-2102, 2102-2103, 2103-2104, 2104-2105, 2105-2106, 2106-2107, 2107-2108, 2108-2109, 2109-2110, 2110-2111, 2111-2112, 2112-2113, 2113-2114, 2114-2115, 2115-2116, 2116-2117, 2117-2118, 2118-2119, 2119-2120, 2120-2121, 2121-2122, 2122-2123, 2123-2124, 2124-2125, 2125-2126, 2126-2127, 2127-2128, 2128-2129, 2129-2130, 2130-2131, 2131-2132, 2132-2133, 2133-2134, 2134-2135, 2135-2136, 2136-2137, 2137-2138, 2138-2139, 2139-2140, 2140-2141, 2141-2142, 2142-2143, 2143-2144, 2144-2145, 2145-2146, 2146-2147, 2147-2148, 2148-2149, 2149-2150, 2150-2151, 2151-2152, 2152-2153, 2153-2154, 2154-2155, 2155-2156, 2156-2157, 2157-2158, 2158-2159, 2159-2160, 2160-2161, 2161-2162, 2162-2163, 2163-2164, 2164-2165, 2165-2166, 2166-2167, 2167-2168, 2168-2169, 2169-2170, 2170-2171, 2171-2172, 2172-2173, 2173-2174, 2174-2175, 2175-2176, 2176-2177, 2177-2178, 2178-2179, 2179-2180, 2180-2181, 2181-2182, 2182-2183, 2183-2184, 2184-2185, 2185-2186, 2186-2187, 2187-2188, 2188-2189, 2189-2190, 2190-2191, 2191-2192, 2192-2193, 2193-2194, 2194-2195, 2195-2196, 2196-2197, 2197-2198, 2198-2199, 2199-2200, 2200-2201, 2201-2202, 2202-2203, 2203-2204, 2204-2205, 2205-2206, 2206-2207, 2207-2208, 2208-2209, 2209-2210, 2210-2211, 2211-2212, 2212-2213, 2213-2214, 2214-2215, 2215-2216, 2216-2217, 2217-2218, 2218-2219, 2219-2220, 2220-2221, 2221-2222, 2222-2223, 2223-2224, 2224-2225, 2225-2226, 2226-2227, 2227-2228, 2228-2229, 2229-2230, 2230-2231, 2231-2232, 2232-2233, 2233-2234, 2234-2235, 2235-2236, 2236-2237, 2237-2238, 2238-2239, 2239-2240, 2240-2241, 2241-2242, 2242-2243, 2243-2244, 2244-2245, 2245-2246, 2246-2247, 2247-2248, 2248-2249, 2249-2250, 2250-2251, 2251-2252, 2252-2253, 2253-2254, 2254-2255, 2255-2256, 2256-2257, 2257-2258, 2258-2259, 2259-2260, 2260-2261, 2261-2262, 2262-2263, 2263-2264, 2264-2265, 2265-2266, 2266-2267, 2267-2268, 2268-2269, 2269-2270, 2270-2271, 2271-2272, 2272-2273, 2273-2274, 2274-2275, 2275-2276, 2276-2277, 2277-2278, 2278-2279, 2279-2280, 2280-2281, 2281-2282, 2282-2283, 2283-2284, 2284-2285, 2285-2286, 2286-2287, 2287-2288, 2288-2289, 2289-2290, 2290-2291, 2291-2292, 2292-2293, 2293-2294, 2294-2295, 2295-2296, 2296-2297, 2297-2298, 2298-2299, 2299-2300, 2300-2301, 2301-2302, 2302-2303, 2303-2304, 2304-2305, 2305-2306, 2306-2307, 2307-2308, 2308-2309, 2309-2310, 2310-2311, 2311-2312, 2312-2313, 2313-2314, 2314-2315, 2315-2316, 2316-2317, 2317-2318, 2318-2319, 2319-2320, 2320-2321, 2321-2322, 2322-2323, 2323-2324, 2324-2325, 2325-2326, 2326-2327, 2327-2328, 2328-2329, 2329-2330, 2330-2331, 2331-2332, 2332-2333, 2333-2334, 2334-2335, 2335-2336, 2336-2337, 2337-2338, 2338-2339, 2339-2340, 2340-2341, 2341-2342, 2342-2343, 2343-2344, 2344-2345, 2345-2346, 2346-2347, 2347-2348, 2348-2349, 2349-2350, 2350-2351, 2351-2352, 2352-2353, 2353-2354, 2354-2355, 2355-2356, 2356-2357, 2357-2358, 2358-2359, 2359-2360, 2360-2361, 2361-2362, 2362-2363, 2363-2364, 2364-2365, 2365-2366, 2366-2367, 2367-2368, 2368-2369, 2369-2370, 2370-2371, 2371-2372, 23

Private & Confidential

Mr J A Wormull
15 The Glade
Storrington
West Sussex
RH20 4GL

Dear Mr Wormull

Mead House Ltd Pension Scheme

I'm writing about your letter of 23 June 2011.

On the issue regarding the fee of £2,950, I understand that we agreed this fee if the transfer to the new provider was completed by the end of 2009. Our records were in order at this time. The usual

timeframe for us to complete a transfer is 2-3 months. As mentioned, our records were up to date at 31 December 2009. However, the new provider didn't contact us until the middle of December. The reason the transfer was not completed in this timeframe is down to the new provider.

As previously mentioned, to try to settle matters we organised a meeting with Gavin McCloskey and Mark Miserotti of Pension Practitioners. I included a copy of the minutes of the meeting with my letter of 3 June 2011.

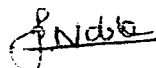
I can see from our file that we issued detailed correspondence at the time we took the reduced fee of £2,200. This covers our continuing work since our removal as Corporate Trustee. I'm sorry that we didn't send the invoice at the time. We had drawn this up and I've now attached this with my letter. We've continued to maintain records for the assets that remain in our control.

Following changes in legislation in April 2006, Legal & General's decision to remain as Corporate Trustees was communicated to all our clients.

I feel that we cannot be held responsible for the delays in completing the handover to the new provider and the fee of £2,200 is fully justified. I'm sorry that this is not the outcome you were hoping for.

This is my final response to your complaint. If you are not satisfied with my response to your complaint you may refer the matter to The Pensions Advisory Service (TPAS). The explanatory leaflet gives you details of how to do this.

Yours sincerely



Judy Noble
Customer Relations Coordinator
Workplace Savings

Enc: Copy of Fee Invoice
The Pensions Advisory Service Leaflet



Date: 04 July 2011



BA2 216

Workplace Savings

Legal & General House

Kingswood

Tadworth

Bucks

KT20 6EU

Telephone 01737 376766

and monitor calls

Call charges will vary

Email: judy.noble@landg.com

Our Ref: WS/K216/SSAS/T301/RLK
Your Ref:
Telephone: 01737 375723
Date: 7 February 2011
Tax Point: 7 February 2011



COPY

TRUSTEES OF MEAD HOUSE LIMITED
PENSION SCHEME
c/o Legal & General Assurance Society Ltd
Legal & General House
Kingswood
Tadworth
Surrey
KT20 6EU

Legal & General
Assurance Society
Small Self Administered Schemes
Legal & General House
Kingswood
Surrey KT20 6EU

Telephone 01737 370370
Fax 01737 362977
Direct Fax 01737 375002

Invoice Number:

1030

Service Charge in connection with the
administration of Mead House Limited
Pension Scheme for the period
1 April to 31 December 2010

£ 2,200.00

VAT at 20%

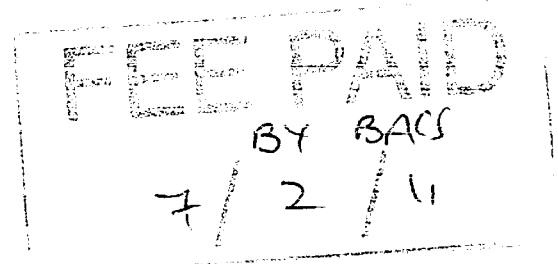
£ 440.00

£ 2,640.00

SETTLEMENT WILL BE MADE FROM THE SCHEME'S ASSETS AUTOMATICALLY

(VAT Registration No. 244 155478)

NO DETAILS TO SHOW US
HOW TO RECOVER VAT
NOTHING WE HAVE ASKED
FOR WORK SHOWN ON
SEVERAL occasions BUT
NO REPLY RECEIVED



Full Serv Fee TTEE VAT 20%.xls

MEAD HOUSE LTD PENSION SCHEME

15 THE GLADE, STORRINGTON, WEST SUSSEX. RH20 4GL

FOA Judy Noble
Customer Relations
SSAS Service Dept.
Legal & General
Kingswood
Tadworth
Surrey KT20 6EU

23 June 2011

Tel: 01903 368571
email: laykayworm@googlemail.com

Dear Judy

Re your letter 3rd June

We appreciate the fact that that you have written off the amount of £2400 of expenses to date to finalise the transfer of our SSAPS to Pension Practitioners, we maintain that any extra costs above the £2950 you originally agreed to complete the transfer for, should be met by you, because if you had kept your computer records up to date you could have completed the transfer by December, 2009 which was the date you gave us to complete the work.

I now refer to the £2200. taken from the pension account without our agreement, and with no invoice being issued or details of how the time was spent, I have asked you for time sheets but have received no reply from you.

From what I can gather from the correspondence between L&G and PP I maintain the fact that if your records had been up to date, the transfer would have been completed by December 2009.

also as a layman I cannot understand why when the 2006 "A" DAY changes came into force you did not give the Trustees, the option for L & G to resign as The Trustee, if you had, we would have had far less problems with the transfer. The land registry and all other assets would have been already registered to us, the Trustees, without having the complication of removing L&G from the title before the assets could be registered to us.

I make the point that ~~the~~ the above proposed charges come to a massive £7550 which is ridiculous.

Therefore, to save time and effort for both of us, we accept the write off of £2400. plus vat, and we are also asking you to write off the additional £2200, as referred to in paragraph two above in final settlement of this long drawn out saga

I look forward to a positive reply,

John Wormull
on behalf of the
Trustees of Mead House Pension Scheme

HOUSE OF REPRESENTATIVES

IN SENATE, FEBRUARY 27, 1963

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100-100000

The first question that arises in the mind of the reader is whether the House of Representatives is a body that is truly representative of the people. The answer is yes, and the reason is that the House is elected by the people. The members of the House are elected by the voters in their respective districts, and they are elected to represent the interests of their constituents. This is the fundamental principle of representative government, and it is the basis of the House's authority.

The second question that arises is whether the House is a body that is truly independent. The answer is yes, and the reason is that the House is not subject to the control of the Executive or the Judiciary. The House is a separate and co-equal branch of the Government, and it has the right to legislate without interference from the other branches. This is the principle of separation of powers, and it is the basis of the House's independence.

The third question that arises is whether the House is a body that is truly effective. The answer is yes, and the reason is that the House has the power to pass legislation, to control the budget, and to oversee the Executive branch. The House is a powerful body, and it has the ability to make a difference in the lives of the people. This is the principle of effectiveness, and it is the basis of the House's power.

The House of Representatives is a body that is truly representative, truly independent, and truly effective. It is the voice of the people, and it is the conscience of the Nation. It is the body that has the power to make a difference in the lives of the people, and it is the body that has the responsibility to do so. The House is a proud and honorable institution, and it is a source of pride for all Americans.

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John Wormull

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Fwd: PENSION SCHEME Inbox X

Brad D to me

[show details](#) 12/23/10

----- Forwarded message -----

From: **Gavin McCloskey** <gavinm@pensionpractitioner.com>

Date: 23 December 2010 12:57

Subject: PENSION SCHEME

To: jakawu@hotmail.com

Cc: Brad D <bradd@pensionpractitioner.com>

John,

firstly apologies for the long delay in responding to you on the land registry matter update you on a couple of things also.

We have re-submitted for signing those shares which fall under the Registrars v and Capita to Legal & General for two reasons. Firstly, Legal & General had no address records for the share certificates and this caused confusion and second designation on the share holdings is limited to 8 characters (we were not aware and Legal & General's consent is needed. Therefore the holdings will remain with Kathleen but the holding will be designated "TMHLPS". With regard to the Land this has been re-submitted to Legal & General for signing today as we have been that an additional signatory is required to the paperwork.

With regard to the issue of costs on this, I think everyone needs to make a credit scheme. On our part for not checking the 8 character designation with the Registrar issuing the paperwork. For Legal & General on failure to maintain current up to of share and property title data.

Whilst the Office is closed over the break we will be here in the background working (with the exception of the key holidays). I will update you further once we have matters with Legal & General on the re-signings; which will hopefully not be too long.

Regards

Gavin

Pension Practitioner .Com

Daws House

33-35 Daws Lane

London

NW7 4SD

T: 0800 634 4862

F: 020 8711 2522

UK Reg Co No: 6028668

VAT Reg No: 894312018

HMRC Practitioner Reg: 00005886

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