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PRIVATE & CONFIDENTIAL

Mr Peter Lofts

Metro Waste (London) Limited

Stewart Lane Depot

Silverthorn Road

London

SW8 3HH

8 January 2010

Dear Peter,

**PENSION SCHEME REFERENCE**

Further to your recent discussions with Nikki, I enclose two credit notes for the current scheme year and the preceding scheme year of 50% of the invoices due. The amount therefore now due is £813.75 for the two years.

I have completed the tax returns for the current year to HMRC for your pension scheme and attach the submission receipt copy for your records.

Presently your cash remains on deposit and whilst we do not give investment advice or promote any financial products, perhaps I can get together with you and Jimmy to discuss your pension scheme and helping it work better for you. I know we have tried to pencil in meeting dates last year and perhaps you would drop me an email with a date that is suitable for both of you. My email address is: gavinm@pensionpractitioner.com.

I would be grateful if given these credit notes you could arrange early settlement so we can close this matter.

Kind regards

Yours faithfully

Gavin McCloskey
**For Pension Practitioner .Com**

c.c. Nikki Spoor

Company Reg No: 6028668; VAT Reg No: 894312018; HMRC Practitioner Reg No: 00005886

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