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Private and Confidential

Mr M Holmes
Copseway House
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14 April 2008

Dear Michael,

Michael and Janet Holmes Pension Scheme

Please find enclosed the documentation for your SSAS.

1. Trust Deed and Rules – this is the legal deed in which the Company created the scheme. We have affixed the rules to this deed, if there are any aspects of the rules which you wish to discuss, please let me know.
2. Member announcement – please retain this as evidence of your membership to the pension scheme in the event of any queries from the Pensions Regulator.
3. Deed of appointment of Practitioner – please retain the certified copy on your files. We have retained the original in the event that we must present it to HMRC or the Regulator.
4. Nomination of beneficiary form – in the event of your death before the benefits are paid out you should both nominate to whom you wish to direct payment. Please retain the original on file and return a copy to me in the envelope provided.

The pension scheme bank account has been opened and you will shortly receive a welcome pack from Bank of Scotland. They will also send to you the cheque and paying in book for your pension scheme.

Your pension scheme has been tax registered with HMRC and you are now free to make appropriate investments. We attach a summary of non taxable and taxable investments for your information. We do not give investment advice but if you require guidance on completion of documentation or general administration assistance please let me know.

You have been sent the Government Gateway User ID and with your password, PP954736926 you will be able to view details of the scheme and the work we carry out for you on-line.

You will receive regular newsletters on SSAS, together with details of any major changes to pension schemes, which we feel you should be aware of. Shortly, you will be able to view and use inter-actively online pension tools which have been developed to help you get the most out of your pension scheme. We will write to you further on this in due course.

Finally, we attach our invoice for the tax registration for reliefs and administration of the scheme from 28th March 2008 to 27^h March 2009 for settlement in accordance with our terms of business.

If you have any questions regarding the enclosures please do not hesitate to get in touch.

Yours sincerely

Gavin McCloskey
For Pension Practitioner .Com