

Mr. & Mrs. M. MEHTA – Pension Scheme

16 Heathgate, London. NW11 7AN Tel: + 44 (0) 20 8458 5864 Fax: + 44 (0) 20 8458 9945

E-mail: mmehta@kalair.co.uk

25th July, 2011

Mr Gavin McCloskey
Pension Practitioner.Com Ltd
Daws House
33 – 35 Daws Lane
London NW7 4SD

Dear Mr McCloskey

Thank you for your visit last week. Further to our meeting please confirm my understanding in the following matters:

1. Annual Pension
 - (a) I will need to draw a minimum pension amount of £258,730.00 before my 76th birthday on 21 October 2011. After this payment, no further minimum annual pension will be necessary to draw, (your letter dated 14 July 2011) provided my gross annual salary is in excess of £20,000.00.
 - (b) For Meenal as she has already drawn a pension of £177,080.00 on 14 February 2011, she will not have to draw any further minimum pension provided her gross annual salary is in excess of £20,000.00.
2. Further investment from Pension Fund in U.K. or overseas will be acceptable. If at any time Pension Fund needs to receive a loan either from Romeera Aero Spares Limited or Kearsley Airways Limited, it would be allowed to do so provided the total loan does not exceed 50% of total value of Pension Fund. Please advise if interest for this loan at around 5% per annum over the Bank of England prevalent base rate would be considered fair and reasonable. Next, pension fund investment can be made as a loan or equity participation with adequate security.
Next, we as individuals are not allowed to give an interest free or interest bearing loan to the Pension Scheme.
3. As discussed, we are awaiting for your suggestion to ensure properly for Romee to receive necessary amount from the Pension Fund when we are not around.
4. Any legal and professional charges for the Scheme can be paid 50:50 by Romeera Aero Spares Ltd and Kearsley Airways Ltd.

Please let me have your confirmation of all the above matters as soon as possible.

With kind regards

Yours sincerely

Madhoo Mehta

Madhoo Mehta

P.S. I will send you this by e-mail and original in the post with various other forms I have received showing credits and debits from Pension Regulator, please let me know if we should make any payment to them.

Invoice

The Pensions Regulator

099904_165 1/ 1 00001 661 661 00000

Mr & Mrs M Mehta Pension Scheme
8 Temple Gardens
London
NW11 0LL
Great Britain

Invoice number:	0000200704
Invoice date:	14/06/2011
Pension Scheme Reference (PSR) number:	12002959

Page 1 of 1

Invoice details	Amount
General Levy payable April 2011 (based on total scheme membership of less than 12 members)	£33.00
Amount due:	£33.00
Please note: Payment is required within 28 days of the invoice date shown above. Details of how to pay can be found overleaf. Failure to settle this invoice within 28 days could result in legal action to enforce payment.	

TPR010LJG1

DATE _____
Cashier's stamp

bank giro credit 

Invoice number:

0000200704

Scheme ref:

12002959

HSBC Bank, North Street, Brighton	
ACCOUNT:	The Pensions Regulator 42012669
PAID IN BY: (Print name)	
ADDRESS:	

£50 Notes
£20 Notes
£10 Notes
£5 Notes
£1 Notes
£2 Coins
£1 Coins
50p
Silver
Bronze

Total Cash

Cheques, etc +
TRAN CODE

SORTING CODE NUMBER

ACCOUNT NUMBER

40-14-03

42012669

78

£

33 00

Please do not write or mark below this line or fold this voucher

<000020070412002959< 401403+ 42012669< 78 X

Levy

The Pensions Regulator is the statutory regulator of work-based pension schemes in the UK, authorised to collect the following levies:

- General levy
- the Pension Protection Fund (PPF) Administration levy

on behalf of the Department for Work and Pensions; and

- Pension Protection Fund Initial levy
- Pensions Compensation Board levy
- Fraud Compensation levy

on behalf of the Pension Protection Fund.

The amount payable by a scheme will depend on the size of its membership. The Fraud Compensation Levy is set by the Board of the Pension Protection Fund with the other stated levies set by the Secretary of State for Work and Pensions.

The General levy

The General levy covers the cost of running of the following organisations:

- The Pensions Regulator (activities as conferred in the Pensions Act 2004);
- The Pensions Ombudsman; and
- The Pensions Advisory Service.

The Pension Protection Fund Administration levy

This levy covers the ongoing administrative costs of the Board of the Pension Protection Fund's activities as conferred in the Pensions Act 2004. Further information about all the levies can be found on our website: www.thepensionsregulator.gov.uk/exchange/levy.aspx

What is the Fraud Compensation levy?

Under the Pensions Act 2004, the Board of the Pension Protection Fund is responsible for providing the compensation to occupational pension schemes where the sponsoring employer is insolvent and where the scheme suffers a loss that can be attributable to dishonesty.

This responsibility was inherited from the Pensions Compensation Board on 1 September 2005. The assets are held in a ring-fenced fund called the Fraud Compensation Fund (FCF). To meet claims from the FCF, a Fraud Compensation levy can be charged upon eligible occupational pension schemes.

Waivers and queries

A waiver from the levy may be claimed if:

- there is no employer involved with the scheme or the employer is insolvent; and
- there are insufficient unallocated assets in the scheme to meet its liabilities in respect of the levy in full.

If you believe your scheme meets these criteria, you can apply for a waiver following the '4 easy steps' detailed below.

4 easy steps

1. **Log on...** to Exchange: <https://exchangethepensionsregulator.gov.uk>
 2. **Navigate...** to the 'My schemes' page and select from your list of associated schemes*
 3. **Choose...** 'Maintain/View scheme levy' from the 'Scheme options' page
 4. **Select...** to make a direct debit or debit card payment, set a levy waiver or view and print levy related documents
- * If you have not yet associated to your scheme, please contact us to obtain your scheme key.

How to pay

Direct debit – the easiest way to pay
Please complete the direct debit form on our website by following the '4 easy steps' detailed above.

Switch/Debit card
Please complete the debit card form on our website by following the '4 easy steps' detailed above.

BACS/CHAPS transfer
Use the sort code and account number shown below:

Sort code: 401403
Account no: 42012669
Bank: HSBC, North Street, Brighton

Always remember to quote the invoice number and Pension Scheme Reference (PSR) number (shown on the front of this invoice) as a payment reference.

Contact us

If you are unable to pay by any of the above methods or have any queries regarding this invoice, please contact the scheme information team at:

The Pensions Regulator
PO Box 5185
Brighton
BN50 9WG

T 0870 606 3636 (option 1)
E exchange@thepensionsregulator.gov.uk
F 0870 241 1144



Please remember to always quote the invoice number and Pension Scheme Reference (PSR) number as a payment reference.

How to pay

Direct debit - the easiest way to pay
Please complete the direct debit form on our website by following the 'Four easy steps' above.

Switch/Debit card
Please complete the debit card form on our website by following the 'Four easy steps' above.

BACS/CHAPS transfer
Please use the sort code and account number shown on the bank giro credit form overleaf. Quote the invoice number and Pension Scheme Reference (PSR) number as a payment reference.



At a bank

Pay free of charge at your own bank. If you pay at a bank where you do not have an account, the bank's standard fee will be payable. Complete the bank giro credit form overleaf and hand the whole invoice to the bank cashier.

Cheques should be made payable to 'The Pensions Regulator'. Please write the invoice number and the Pension Scheme Reference (PSR) number on the back of the cheque and send it to us at the address above with the completed tear off bank giro credit form.



The Pensions Regulator

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

The Pensions Regulator
PO Box 5185
Brighton
BN50 9WG

Originator's Identification number:

2	4	7	0	2	6
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PLEASE COMPLETE THIS BOX

This is not part of the Instruction to your bank or building society, but completion of the following is required to set up payment. You must complete all sections using the details of an authorised signatory on the pension scheme's bank account. They will become the levy contact and the recipient of the advance notice and payment schedule.

Title:
Forename:
Surname:
Address:
Postcode:
Email:
Telephone:

Name(s) of account holder(s):

Bank/building society account number:

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Branch sort code:

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Name and full postal address of your bank or building society:

To: The Manager	Bank/Building society
Address:	
Postcode:	

Instruction to your bank or building society

Please pay The Pensions Regulator Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with The Pensions Regulator and, if so, details will be passed electronically to my bank/building society.

Signature(s):
Date:

Pension Scheme Reference number (PSR):

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Banks and building societies may not accept Direct Debit Instructions for some types of account

DD11

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, The Pensions Regulator will notify you at least five working days in advance of your account being debited or as otherwise agreed. If you request The Pensions Regulator to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by The Pensions Regulator or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – if you receive a refund you are not entitled to, you must pay it back when The Pensions Regulator asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

The Pensions Regulator

Mr & Mrs M Mehta Pension Scheme
8 Temple Gardens
London
NW11 0LL

Pension Scheme Reference (PSR) number:	12002959
Statement date:	15/06/2011

Statement of account details

Amount

-£80.74

£33.00

Amount due:

-£47.74

Please note: Payment of all overdue items is required immediately. Failure, without reasonable cause, to settle this invoice could result in legal action to enforce payment. If you require a copy of your recent invoice, it can be obtained by logging on to <https://exchange.thepensionsregulator.gov.uk> and navigating to your scheme's levy documents.

IPRUS/SAVG

bank giro credit 

Invoice number:

Scheme ref:

12002959

HSBC Bank, North Street, Brighton

ACCOUNT:

The Pensions Regulator 42012669

PAID IN BY:
(Print name)

ADDRESS:

£50 Notes
 £20 Notes
 £10 Notes
 £5 Notes
 S&I Notes
 £2 Coins
 £1 Coins
 50p
 Silver
 Bronze

Total Cash

SORTING CODE NUMBER

ACCOUNT NUMBER

Chequos, etc +
TRAN CODE

40-14-03

42012669

78 £ -47 74

Please do not write or mark below this line or fold this voucher

<12002959< 401403+ 42012669< 78 X



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Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

The Pensions Regulator
PO Box 5185
Brighton
BN50 9WG

Originator's Identification number:

2 4 7 0 2 6

PLEASE COMPLETE THIS BOX

This is not part of the Instruction to your bank or building society, but completion of the following is required to set up payment. You must complete all sections using the details of an authorised signatory on the pension scheme's bank account. They will become the levy contact and the recipient of the advance notice and payment schedule.

Title:

Forename:

Surname:

Address:

Postcode:

Email:

Telephone:

Name(s) of account holder(s):

Bank/building society account number:

Branch sort code:

Name and full postal address of your bank or building society:

To: The Manager

Bank/Building society

Address:

Postcode:

Instruction to your bank or building society

Please pay The Pensions Regulator Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with The Pensions Regulator and, if so, details will be passed electronically to my bank/building society.

Signature(s):

Date:

Pension Scheme Reference number (PSR):

1

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- If an error is made in the payment of your Direct Debit, by The Pensions Regulator or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – if you receive a refund you are not entitled to, you must pay it back when The Pensions Regulator asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

MR MADHOO MEHTA - TRUSTEE
8 TEMPLE GARDENS
LONDON
NW11 0LL

18 July 2011

Data Controller Name: TRUSTEES OF MR & MRS M MEHTA PENSION SCHEME

Provisional Registration Number: Z2640099

For the attention of: MR MADHOO MEHTA - TRUSTEE

Notification Under The Data Protection Act 1998 – New Notification Re-Reminder

A notification pack was issued to you on 26 April 2011 and a subsequent reminder letter sent on 6 June 2011.

Our current records indicate the above pack has not been returned to this office and therefore the above data controller has not submitted a notification under the Data Protection Act 1998. If you have not already done so, please respond to this letter immediately with one of the following actions:

- If notification is necessary please complete and return the notification form with the required annual fee as soon as possible. On 1 October 2009, the Ministry of Justice introduced tiered fees. A data controller now has to determine which tier it falls within and hence, the fee they are required to pay. Details regarding this change can be found in the enclosed leaflet.
- If after reading the notification exemptions you have determined that notification is not required, please complete and return the attached form.

If you are uncertain whether notification is required then please contact the Notification helpline on 01625 545740 for further guidance.

If we do not receive a response to this letter within 21 days your details may be passed to our Investigations Team

The Data Protection Act 1998 requires every data controller who is processing personal data to notify unless they are exempt. Failure to notify is a criminal offence under Section 17(1) of the Data Protection Act 1998.

NOTIFICATION DEPARTMENT

Notification Under The Data Protection Act 1998

New Notification Reminder

Data Controller Name: TRUSTEES OF MR & MRS M MEHTA PENSION SCHEME

**Provisional Registration
Number:** Z2640099

The notification pack is no longer required as:

Please tick if appropriate

- Processing of personal data is covered by notification exemptions ☐

- Other (please state reason/s):

Signature:

Name:

Job Title:

Tel. No:

Date:

Please do not send any fees with this form

Please Return to:

Non-returns team

Notification Department, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF,
t: 01625 545740 f: 01625 545748 e: notification@ico.gsi.gov.uk w: ico.gov.uk

Provisional Registration Number: Z2640099

Scheme return notice

The Pensions Regulator

For the trustees or managers of:
Mr & Mrs M Mehta Pension Scheme
8 Temple Gardens
London
NW11 0LL

Napier House
Trafalgar Place
Brighton
BN1 4DW

T 0870 606 3636
F 0870 241 1144
E exchange@thepensionsregulator.gov.uk
www.thepensionsregulator.gov.uk
www.trusteetoolkit.com

20 July 2011

Dear trustee or manager

Scheme name: Mr & Mrs M Mehta Pension Scheme

We are writing to you to advise that the Scheme Return for the above scheme is now available for completion.

To access the return, please log on to the Exchange website at:

<https://exchange.thepensionsregulator.gov.uk>

It is the trustee's or manager's responsibility to ensure this is completed and submitted by 31 August 2011. Failure to complete the return by this due date may trigger a breach of section 64 of the Pensions Act 2004. This breach carries a maximum penalty of £50,000.

For assistance with completing your return, please visit our Exchange online help pages. Here you will find example submissions, 'how to ...' guides and answers to frequently asked questions:

www.thepensionsregulator.gov.uk/exchange

If you are new to Exchange, you can register as a new user at:
<https://login.thepensionsregulator.gov.uk/Register.aspx>. Once registered, you'll need this unique scheme key to access your scheme's details online.

Scheme Key: EHGZWBTL3W6F
Pension Scheme Registration Number: 12002959

We are committed to help you meet your statutory obligation. If you require assistance, we encourage you to contact us by:

- phone on 0870 6063636 (option 2), Monday to Friday 9am to 5:30pm
- email at exchange@thepensionsregulator.gov.uk

Yours sincerely

The Pensions Regulator

TPR/SR/1 NOTICE