

Our Ref: Tom Hickling

Gavin McCloskey
Pension Practitioner.com Limited
Daws House
33-35 Daws Lane
London
NW7 4SD

10th August 2016

Dear Gavin

Mr and Mrs M Mehta Pension Scheme

We have been asked by our client to take over the role of Administrator and Independent Trustee to the above Small Self Administered Scheme. Please confirm whether there are any professional reasons as to why we should not accept the appointment. Please find enclosed the client's authority for you to release information to us which I understand has already been sent to you.

As part of our review of the scheme we have been provided with the following copy trust deeds and I would be grateful for your confirmation of the following issue.

- Deed of Establishment dated 28th April 1977. Establishing "The Romeera Pension Scheme" Please note we haven't seen this deed but it is referred to in the subsequent deeds.
- Deed of Amendment dated 21st March 1978 featuring Romeera Aero Spares Ltd, Madhoo Mehta, Meenal Mehta & SM Hyman Trustee Company Ltd.
- Deed of Adherence dated 22nd March 1978 featuring Romeera Aero Spares Ltd, Madhoo Mehta, Meenal Mehta, SM Hyman Trustee Company Ltd & Kearsley Airways Limited.
- Deed of Establishment dated 20th October 2008 featuring Romeera Aero Spares Ltd, Madhoo Mehta & Meenal Mehta. This deed establishes the "Mr & Mrs M Mehta Pension Scheme".

Your letter dated 3rd November 2008 to Mr Mehta confirms the establishment of the Mr & Mrs Mehta Pension Scheme as per the deed above dated 20th October 2008 and its registration with HMRC. Your letter then proceeds to refer to the name change of the scheme to the "Mr & Mrs M Mehta Pension Scheme" and requests that a HSBC account is closed with funds transferred to a NatWest account which you would later change the name of also.

I would be grateful for your confirmation of what happened here. Was the Romeera Pension Scheme formally wound up and funds transferred to the new Mr & Mrs M Mehta Pension Scheme, or was the intention just to amend the name of the Romeera Pension Scheme to Mr & Mrs M Mehta Pension Scheme? If the latter, this would suggest to me that two pension schemes exist for these clients with the possibility of the Romeera Pension Scheme having not been properly wound up.

In addition to the above we will have further requests for scheme information in due course, however, we would like to get to the bottom of this query in the first instance.

I look forward to hearing from you as soon as possible, and thank you for your assistance in this matter.

Yours sincerely


Tom Hickling
Head of SSAS

tom.hickling@talbotmuir.co.uk

Madhoo & Meenal 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

9th August, 2016

Mr G McCloskey or Mr D Nicklin
Pension Practitioner.Com Limited
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Mr McCloskey or Nicklin

Mr and Mrs M Mehta Pension Scheme

Please kindly accept this signed instruction letter to provide both Lubbock Fine Wealth Management LLP and Talbot & Muir Limited with any information relating to the above pension scheme that they require.

Lubbock Fine Wealth Management LLP of Paternoster House, 65 St. Paul's Churchyard, London EC4M 8AB is directly authorised and regulated by the Financial Conduct Authority.

Talbot & Muir Limited of 22-26 Clarendon Street, Nottingham NG1 5HQ is directly authorised and regulated by the Financial Conduct Authority and with H M Revenue and Customs for SSAS pensions.

I confirm that they both have my authority to obtain information regarding Mr Madhoo Mehta and my membership of the above pension scheme administered by your company and I would be grateful if you would assist in providing the information that they require.

Yours sincerely



Mrs Meenal Mehta
Trustee.
