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David Alan Deakin
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17 October 2016

Dear David,

P Varley Limited Pension Scheme

Please find enclosed the annual report for your pension scheme.

As the practitioner for your scheme, it is important that I draw a number of items to your attention and in particular a requirement by the Pensions Regulator, who regulates your pension scheme to ensuring that you are safeguarded.

Your personal details have been shared with a business known as The PensionsKey, one of the operators of whom has been previously convicted of fraud. You have also provided authority on your pension to a firm called Estuary Administration; the operators of whom have promoted investments which has resulted in a loss of their pension savings to customers. We have not corresponded with these firms and do not intend to do so; despite their pressure. We would strongly recommend that you do not share your pension information with anyone who is not a recognised firm and do not engage in any correspondence with such firms. If you require information on your pension, we are here to help you.

There are two specific investments which you have made which we have made enquiries with on your behalf. Namely, a loan note with Mallets Solicitors which were organised by Geoff Mills, Mark Hutchins and others who are unconnected to this firm.

Mallets Solicitors has defaulted on the interest payments to your pension account and as such we wish to arrange for a statutory demand for repayment of your investment plus interest. If you are in agreement with this, please give us the authority to do so by signing the enclosed form and returning this to us.

New World Forestry is an investment organised by Phil Everhard and Steve Everhard. This was an investment into forestry; there has not been a default on the investment terms. We have requested a current valuation and early encashment valuation on your behalf.

It should be noted that neither of these investments were subject to regulated financial advice and therefore you are not protected by the Financial Compensation Scheme. Jan Investment



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Marketing did not recommend these investments, only those with Rathbones and Skywatch which do not give us any cause for concern. JAN Investment Marketing, in their role as the appointed pension consultant to your scheme, have relentlessly pursued Mallets Solicitors Ltd for payment of all returns due but with no success to date. JAN Investment Marketing have monitored and reported to us on a regular basis the non-cooperation by Mallets Solicitors Ltd in addressing these issues. I should re-iterate that New World Forestry has not defaulted on its terms, only Mallets Solicitors and our objective is to recover that default.

To ensure that you have better independent protection, we propose that we act for all the trustees whom have a vested interest in the scheme's success. It is regrettable that one of the trustees has sought for your pension to be targeted and I would recommend that you remove that individual from your pension account. If you are in agreement with this, then please sign the enclosed form and we will organise this for you.

Hopefully, this covers everything you need. If there is anything we can do to assist you please let us know - we are here for you.

Yours sincerely

David Nicklin
For Pension Practitioner. Com

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