

Ferndale, Kingston Hill, Kingston upon Thames, Surrey KT2 7JH  
Tel: 020 8549 2354 e-mail: [ruthron@talktalk.net](mailto:ruthron@talktalk.net)

Mr B Davis,  
Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
LONDON  
NW7 4SD

4 December 2012

Dear Mr Davis,

I refer to our telephone conversation this morning and enclose copies of the letters from HMRC which I mentioned to you.

I can also confirm that a Nationwide cheque was made out to HMRC (cheque No. 100162) for the sum of £6838 for which the counterfoil states "tax on pension". Gavin had this cheque and I wonder whether this relates to the correspondence in question.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Ron', with a stylized flourish above the 'n'.

Ron Bragman



275001:00003026:001

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H. BRAGMAN LTD DIRECTORS  
PENSION SCHEME  
FERNDALE  
KINGSTON HILL  
KINGSTON UPON THAMES  
KT2 7JH

**Debt Management and Banking**

Mr M Bennett  
14 Headgate  
Colchester  
CO3 3BS

Phone 0845 302 0140  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Dear Sir/Madam

Date of issue 27 November 2012  
Reference 846 P H 00158600

**PAYE payment overdue 2012-2013**

We wrote to you about your overdue PAYE payment, but our records show you still have not made payment.

**If you do not pay or contact us, we can turn your overdue payment into a debt that we can legally enforce. This allows us to visit your premises and arrange for your goods to be sold at public auction.**

You can still stop this happening, but you must call 0845 302 0140 or go to [www.hmrc.gov.uk/payinghmrc/payee.htm](http://www.hmrc.gov.uk/payinghmrc/payee.htm)

When paying electronically you must use your 13 character Accounts Office reference. You can find this on the front of your payment booklet or on the letter we sent you in place of the booklet. Because you are paying late you will need to follow the guidance at [www.hmrc.gov.uk/paymentreferencechecker](http://www.hmrc.gov.uk/paymentreferencechecker) to make sure your payment reaches the correct account.

**Unless you have recently paid, please act now to stop us taking further action.**

Yours Faithfully

Officer of Revenue and Customs



54642000010030260101



HM Revenue  
& Customs

055001:00011984:001

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H. BRAGMAN LTD DIRECTORS  
PENSION SCHEME  
FERNDALE  
KINGSTON HILL  
KINGSTON UPON THAMES  
KT2 7JH

**Debt Management & Banking**

Mr M Bennett  
14 Headgate  
Colchester  
CO3 3BS

Dear Sir/Madam

Phone 0845 302 0140  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Date of issue 5 November 2012

Reference 846 P H 00158600

**PAYE payment overdue for 2012-2013**

Our records show that your PAYE payment is overdue.

Please pay now by calling 0845 302 0140 or going to  
[www.hmrc.gov.uk/payinghmrc/paye.htm](http://www.hmrc.gov.uk/payinghmrc/paye.htm)

When paying electronically you must use your 13 character Accounts Office reference. You can find this on the front of your payment booklet or on the letter we sent you in place of the booklet. Because you are paying late you will need to follow the guidance at [www.hmrc.gov.uk/paymentreferencechecker](http://www.hmrc.gov.uk/paymentreferencechecker) to make sure your payment reaches the correct account.

**Please act now** unless you have recently paid in full.

Yours Faithfully

Officer of Revenue and Customs



5130500010119840101



310000:00005370:001

Mr S R Bragman  
Ferndale  
Kingston Hill  
Kingston upon Thames  
KT2 7JH

**Pension Schemes Services**

Yorke House  
Castle Meadow Road  
Nottingham  
NG2 1BG

**Tel** 0845 600 2622  
Monday to Friday 09:00 - 17:00

**Fax** 0115 974 1480

**Date of issue** 31 October 2012

**You are reminded that a notice to make and deliver a Pension Scheme Return for the year ended 05/04/2012 was issued on 06/04/2012.**

**Pension Scheme Tax Reference**  
00245076RK

**Pension Scheme Name**  
R Bragman Ltd Directors Pension Scheme.

If you have filed a return in the last few days, please ignore this reminder.

If audited accounts have been prepared for a period or periods ending in the year shown above, you should make the return for the period or periods covered by those accounts.

You must file the return online. Our Pension Schemes Online service provides a quick, secure and convenient way to send and receive information. If you have not already registered to use this service, visit our website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and select 'Pension Schemes' under 'do it online'.

**Time limits**

You must get the Pension Scheme Return to me by:

- 31 January 2013
- 3 months after the day the notice is given

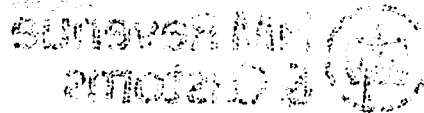
whichever is the latest.

If the scheme has completed winding up before 31 October 2012, you must get the Pension Scheme Return to me by:

- 3 months after the day on which winding up is completed
- 3 months after the day the notice is given

whichever is the latest.

**You risk being charged penalties if you fail to file the Pension Scheme Return within the time limit, or you make an incorrect return.**



Pension Schemes Return  
 reminder  
 For the year ended 05/04/2013

Pension Schemes Return  
 York House  
 Castle Meadow Road  
 Nottingham  
 NG2 1BB

01509 00002370:001  
 Mr S R Hodgson  
 4000000  
 Kingston Hill  
 Kingston upon Thames  
 KT5 2JH

Tel: 0845 800 2022  
 Monday to Friday 09.00 - 17.00  
 Fax: 0115 974 4480  
 Date of issue: 31 October 2012

You are reminded that a notice to make and deliver a Pension Schemes Return for the year ended 05/04/2013 was issued on 08/04/2012

Pension Schemes Tax Reference  
 002400100

Pension Scheme Name  
 R Bingham Ltd Directors Pension Scheme

If you have filed a return in the last few days, please ignore this reminder.

If related accounts have been prepared for a period or periods ending in the year shown above, you should make the return for the period or periods covered by those accounts.  
 You must file the return online. Our Pension Schemes Online service provides a quick, secure and convenient way to send and receive information. If you have not already registered to use this service, visit our website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and select 'Pension Schemes' under 'do it online'.

### Time limits

You must get the Pension Schemes Return to me by:

- 31 January 2013
- 3 months after the day the notice is given
- whichever is the latest.

If the scheme has completed winding up before 31 October 2013, you must get the Pension Schemes Return to me by:

- 3 months after the day on which winding up is completed
- 3 months after the day the notice is given
- whichever is the latest.

You risk being charged penalties if you fail to file the Pension Schemes Return within the time limit, or you make an incorrect return.