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Daws House  
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Mr Ron Bragman  
Ferndale  
Kingston Hill  
Surrey  
KT2 7JH

28 May 2009

Dear Ron

**SSAS Services**

I refer to our recent telephone conversation and confirm the following:

The cost to administer your pension scheme will amount to £700 p.a. plus VAT for the 09/10 scheme year and also for the 2010/11 scheme year. Following 2011 we may increase the administration fee to reflect changes in national average earnings, although I will endeavour to keep this low.

The administration fee covers everything necessary for the correct administration of your pension scheme with the authorities, including filing all tax returns to HMRC and if required, the Pensions Regulator. This is detailed in full in our fee menu.

In order that I may start the process, I will require you to complete the attached form and return this to me with a copy of the scheme rules and Deed of Retirement. I will also require a copy of the letter supplied to you by Bluefin which contained the HMRC access codes.

I attach a copy of our terms of business also for signing, this will need to be returned to me with the other paperwork.

I look forward to hearing from you.

Kind regards

Yours sincerely

Gavin McCloskey  
**For Pension Practitioner .Com**