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Mr G McCloskey  
Pension Practitioner.com  
33/35 Daws Lane  
London NW7 4SD

13 October 2011

Our ref: NAS/WHA/R3/CO

Dear Gavin

Please find enclosed a self explanatory letter received from the Pension Regulator. It is stating that the scheme Return has not been completed and I would be grateful if you would action accordingly.

With kind regards,

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Nikki Spoor', with a stylized, wavy line for the surname.

Nikki Spoor FCCA - Partner  
White Hart Associates LLP

Encs.



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# The Pensions Regulator

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**For the trustees or managers of:**  
Reflexoak Pension Plan Cpat/Nv/04097c  
Reflexoak Limited  
Ac Photi & Co  
East House  
109 South Worple Way, London  
SW14 8TN

10 October 2011

**Dear trustee or manager**

**Scheme name: Reflexoak Pension Plan Cpat/Nv/04097c**

On **22 August 2011** the Pensions Regulator sent you a notice to complete your scheme return by 3 October 2011 which has not been submitted.

It is now a matter of urgency that the scheme return is submitted. It is the trustee's or manager's responsibility to ensure that this is completed and submitted without delay. The trustees or managers may be in breach of s64 of the Pensions Act 2004 which carries a maximum penalty of £50,000.

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

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

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

[www.thepensionsregulator.gov.uk/exchange](http://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: XLXXTAFFZJ8C**  
**Pension Scheme Registration Number: 10264846**

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](mailto:exchange@thepensionsregulator.gov.uk)

Yours sincerely

**The Pensions Regulator**

Please note that all calls to and from The Pensions Regulator may be recorded for quality and monitoring purposes.