John Bhandal

Pensions Scheme Services

HM Revenue & Customs

Fitz Roy House

Castle Meadow Road

Nottingham

NG2 1BD

20 February 2015

Dear Sirs,

Reference: 00782200RZ

Scheme Name: SDD Pension Scheme

Thank you for your recent enquiry regarding a transfer for the above scheme.

We are the Practitioner for this Scheme and given that we operate as a pension administration firm, the Administrator who has delegated the day to day administration functions to this Office considers it appropriate for us to respond to you directly.

I enclose the following items (where relevant) which have been numbered for your reference:

1. Scheme rules. The scheme rules have been reviewed by your Office in respect of other scheme audits. They are model standard rules, which do not permit the access of relevant benefits to any member or any other persons before age 55, other than in accordance with your requirements.

2. Trust deed; this has been prepared by White & Co Solicitors in line with the Scheme Rules.

3. Please see bank statements attached for all accounts held by the scheme.

4. The member of the scheme is the trustee of the plan and membership is by invitation by the principal employer; a copy of documents pertaining to the membership invitation letter and appointment of practitioner under deed.

5. Our SSAS is targeted to small business owners and full information is available on our website, none of which promotes directly or indirectly pensions liberation. The information provided to the client is attached.

This is a direct case and the scheme has been registered since 05 March 2012.

6. The Scheme has made no investments to unconnected parties.

7. The scheme establisher is the principal employer noted in the trust deed. The principal employer is a trading company.

8. Employer details:

* Company: Service Design and Development Limited
* Address: 64 Wellington Road, Edgbaston, Birmingham. B15 2ET
* Tel: 0121 446 4472 - 07970 280241
* The Director is the only person employed and is registered for tax with HMRC
* Unique Tax Reference: 1401072701.
* The Company is not registered for PAYE.
* The VAT Reg No: 125 6126 35
* Corporation Tax Reference: 529 26870 16598.

9. There have been no transfers received within the last 12 months.

10. Please see the attached Appointment of Administrator and Practitioner Deed.

The trustees invest funds permitted by the investment selection guide, scheme rules and fact sheet which we enclose. We have a good relationship with your Interventions Team and any firms which may engage in pension liberation are notified to your colleagues.

Whilst we ensure that the trustees invest scheme assets in accordance with the stated investment objectives of the scheme, any unauthorised payments are reported to your Office through an Event Report following completion of the scheme tax returns. We have adopted this policy successfully and our objective is also to ensure that the tax status of the scheme is maintained; clients invest in appropriate investments having considered advice and build a healthy pension fund to provide an income in retirement.

We act as Practitioner for over 400 schemes, our practitioner reference number is 00005886 and we are registered with your Office as a Company Services Provider for money laundering under registration number 12527917.

We trust that this satisfies your requirements.

Yours faithfully

Emily McAlister

For Pension Practitioner .Com