

Directors

John Evans, B.Sc.(Econ), F.C.A.
Margaret Jones, B.Sc.(Hons), F.C.A.
Philip Williams, B.Sc.
Brian Garland, B.A.(Hons), A.C.A.
Richard Holland, Dip PFS



Gerald Thomas
Wealth Management Limited

Registered Office

Furze Bank
34 Hanover Street
Swansea SA1 6BA

Tel: 01792 465155

Fax: 01792 464847

email: richard.holland@geraldthomaswealthmanagement.co.uk

Your Ref:

Our Ref:

RH/AE/J2031B

26 November 2013

Mr Gavin McClusky
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Gavin,

Re:- Victor Herbert Johnson

Please find enclosed completed pension questionnaire form on behalf of our above named client for your attention.

We await your confirmation of receipt and further advices in due course but in the meantime should you have any questions, please do not hesitate to contact the office.

Yours sincerely,

For and on behalf of

GERALD THOMAS WEALTH MANAGEMENT LIMITED

R J Holland

2 SSAS Set up questionnaire

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

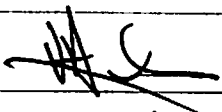
Trustees

Trustee 1 Title (Mr, Miss, Mrs)	MR	Forename(s)	VILTON HERBERT
Surname	JOHNSON	Date of Birth	2/8/1955
Proposed Retirement Date	75	National Insurance Number	YX 25 32 54 A
Home Address	CEFN GOLAN PARK CEFN STYLL ROAD GOWERTON SWANSEA SA4 3QY		
Is this Trustee also a Member?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Trustee 2 Title (Mr, Miss, Mrs)	Mrs	Forename(s)	LAURA SUSAN JAYNE
Surname	JOHNSON	Date of Birth	30/1/1983
Proposed Retirement Date	—	National Insurance Number	
Home Address	44 CHERRY GROVE DERWEN FAWR SWANSEA SA2 8AT		
Is this Trustee also a Member?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Please return this form to:
info@pensionpractitioner.com

Alternatively, post this form to:
Pension Practitioner .Com
Daws House
33-35 Daws Lane
London NW7 4SD

Signed	
Date	22 Nov 2013

SSAS Set up questionnaire

Telephone: 0800 634 4862 / Fax: 020 8711 2522 / Email: info@pensionpractitioner.com

Name of Scheme **THE VICTOR JOHNSON SSAS**
 Name of Company/
 Employer creating the Scheme **DF & AM BEVAN**
 Serving Address for
 Pension Correspondence **40 GERALD THOMAS & COMPANY**
FREEZE BANK
34 HANOVER STREET
SWANSEA SA1 6BA
 Telephone Number **01792 465155**
 Contact Name **R. HALLIDAY / M.E. JONES**
 Email Address **enquiries@geraldthomas.co.uk**

Accountant Details

Name of the Company **GERALD THOMAS & COMPANY**
 Contact Name **M. E. JONES**
 Telephone Number **01792 465155**
 Email Address **enquiries@geraldthomas.co.uk**
 Address **FREEZE BANK 34 HANOVER STREET**
SWANSEA SA1 6BA

Financial Advisor Details

Name of the Company **GERALD THOMAS WEALTH MANAGEMENT LTD**
 Contact Name **R. HALLIDAY**
 Telephone Number **01792 465155**
 Email Address **enquiries@geraldthomas.co.uk**
 Address **FREEZE BANK 34 HANOVER STREET**
SWANSEA SA1 6BA

Fee Menu

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Pension Practitioner .Com operates on fixed fee terms, our fee menu is simple, comprehensive and for the personal service we provide very competitive.

Scheme set up fee

£780 for one member - this cost includes:

- Provision of trust deed and rules
- Provision of letters confirming membership of the SSAS
- Provision of nomination of beneficiary forms for death benefits
- Registration of the scheme with HM Revenue and Customs
- Registration of the scheme with the Pensions Regulator
- Opening of scheme bank account
- Assistance and technical guidance

For each additional member of up to three persons inclusive please add £265.

A reduced rate applies where there are more than three scheme members.
A reduced rate applies where the membership includes children and/or dependants.

Annual administration fee

£760 for one member. For each additional member of up to three persons inclusive please add £275.

A reduced rate applies where there are more than four scheme members.
A reduced rate applies where the membership includes children and/or dependants.

The annual administration fee is intended to include the comprehensive administration of the scheme for a year.

- Pension accounting for tax returns
- HMRC scheme return
- HMRC event reports
- Returns to the Pensions Regulator
- Annual trustees report
- Annual benefit statement
- Reclaim tax relief on pension contributions, where applicable
- Monitor and record of pension scheme loans and borrowings
- Monitor and record benefits in payment
- Monitor the lifetime allowance and preservation of pension benefits
- Payment of death benefits
- Assistance and guidance as may be required from time to time to assist with the smooth running of the scheme
- Monitor and record rental income from property

Takeover fee

£400.00 for one member - this cost covers:

- Provision of new trust deed and rules
- Provision of a deed of removal of trustee (as appropriate)
- Disclosure to HMRC and the Pensions Regulator on takeover and changes of trustee
- Removal of outgoing advisor
- Review of current scheme correspondence and updating the administrative affairs of the scheme
- Completion of HMRC forms and certifications
- Establish scheme records and collation of information relating to the member's other pension arrangements
- Removal of Pensioner Trustee (as appropriate) to the scheme's investments

For each additional member of up to three persons inclusive please add £230.

Terms of Payment

1. The scheme set up and takeover fee is payable in advance.
2. The takeover fee excludes alteration to the Land Registry for any properties in the co-name of the outgoing trustee.
3. The annual administration fee is payable quarterly in advance by direct debit.
4. All fees quoted are exclusive of VAT
5. Terms of business will be with the trustees of the scheme.
6. This fee menu forms part of our terms of business.

What is not included in the annual administration fee.

- Legal related services for pension scheme loans.
- Administration of pension transfer in - £150 per scheme transfer; a reduction will be given for three or more transfers in.
- Renewal fee with the Data Protection Registrar (£35.00).
- PAYE set up £300.
- PAYE annual tax returns £300.00.
- Annual renewal to the Pensions Regulator (£29.00 for two members). This amount is reviewable each year by The Secretary of State for Work and Pensions.
- An annual trustee meeting.
- Provision of Scheme accounts for two or more members.
- Wind up of the Trust.
- HMRC investigation and enquiries.