From: Sibtec Scientific <ndt@sibtec.com>

Date: 16 May 2013 17:32

Subject: The White Pension Fund - A/cs 2012-13

To: Gavin McCloskey <gavinm@pensionpractitioner.com>

Cc: Stacy Lunnon <stacyl@pensionpractitioner.com>, Brad D <bradd@pensionpractitioner.com>

Dear Gavin,

I'm guessing you'll be needing the attached accounts for 2012-13 but I'm not sure who to send it to so I'm copying to Stacy and Brad.

I don't think there's much to say about them, apart from the fact that the fund has finished paying back the £23,000 loan Michael made to the scheme in Dec 2010. I believe there is still a bit of interest owing to Michael and no doubt you'll be able to work out how much this is as you complete the accounts.

We have a few questions about how to proceed with the Fund (about starting to take regular pension payments before any lump sum) when you've got a moment to talk about it. When might be a good time to ring you?

If you have any questions about the accounts, please let me know.

Kind regards,

Helen

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