Ruth Elliott-Smith

Ravensclough Manor House

Waste Lane

Cuddington

Northwich

Cheshire

CW8 2TD

30 December 2017

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| Dear Ruth  **Your Pension Scheme** |

We write to advise you that we may be resigning as the practitioner of your scheme due to the fact that two years of pension scheme returns have not been completed.

HMRC will deregister your pension scheme, which will mean that you will be liable for all tax payments due as trustee. Presently, all correspondence from HMRC in connection with the pension scheme comes to us and going forward it will be sent to you directly. I would strongly recommend that you assist us with either closing the pension scheme or bringing the scheme affairs up to date as HMRC will pursue you as the beneficiary and trustee of the scheme.

If you prefer that we do not undertake this regrettable course of action by resigning then you must contact us immediately. Kindly email us at [info@pensionpractitioner.com](mailto:info@pensionpractitioner.com) or alternatively give Emily a call at the Office and we will be there to help you.

I attach a copy of the present fines that are due from HMRC, plus a copy of the de-registration process for your information

Yours sincerely

Miriam Azizi  
**Director**