Alexandra Nicolay
4 Mulcaster Avenue
Grange Park
Swindon
SN5 6EH

HM Revenue and Customs

Pensions Schemes Services
BX9 1GH

Date: 01/03/2021

Dear Mr Bhandal,

**Alex22 Pension**

**Your Ref: APSS530**

**SRN: S0000005195**

Thank you for your letter dated 10 February 2021. Please find below the requested information to assist with the registration of Alex22 Pension.

1. Please find enclosed a copy of the scheme rules. I can confirm that there have been no executed amendments to the rules.
2. Please find enclosed a signed and dated copy of the Trust Deed establishing the scheme. There have been no amendments made to that deed.
3. I am the only administrator of the scheme.
4. Please find enclosed a copy of the resolution appointing Alexandra Nicolay to act as the Registered Administrator for the scheme.
5. The scheme has no bank account at present. I will require evidence confirming that the scheme has been tax registered before an account can be opened.
6. I will be the sole member of the scheme. Please see my details below:

Alexandra Nicolay

Address: 4 Mulcaster Avenue, Grange Park, Swindon, SN5 6EH

Tel: 07810303002

NI Number: SE045488A

1. I do not anticipate any more members joining the scheme. The scheme will not be marketed. There are no introducers involved.
2. The reason I am looking to establish a Small Self-administered Scheme is to utilise my knowledge and experience to build my retirement fund, by investing into commercial property and undertaking further investment into a regulated mutual fund to diversify my portfolio. I have been a financial analyst for a number of years, focusing specifically on financial forecasting for large corporate companies such as Nationwide and Capita. Approximately 3 years ago, I utilised my knowledge and began investing in property through both B&A Limited and An Impulse Limited, I now help advise others on property investments, as a consultant and advise how to make property more tax efficient. Through my financial coaching, I have come across a number of commercial deals and have identified a SSAS as the perfect vehicle to purchase such property to meet my retirement goals; undernoted is a structure that I wish to adopt.

I wish to utilise 50% of my £200,000.00 pension transfer to purchase, along with a mortgage, a commercial property that holds retail units. I am aiming at premises of approximately £200,000.00 in the Swindon area to achieve a monthly rental yield of £1,200.00, providing a gross annual yield of 7.2%; based solely on rental factors. Further analysis of the Swindon market area shows that properties bought/sold within the region of £200,000.00 have the highest resale ability and largest upside growth.

Furthermore, I wish to hold approximately £50,000.00 as an investment into the Carlton James Diversified Alpha Fund, in 2019 the Diversified Alpha Fund provided returns in their GBP share class of 12.76% and outperformed the market average in regulated mutual funds. Additionally, the core basis of the mutual fund resonates with me as it holds assets in real estate, land and residential developments. The Carlton James Diversified Alpha Fund also has a 30 day liquidity period whereas other elements of my portfolio are not easily accessible, should this need to be utilised.

Finally, Approximately £50,000.00 will be kept in cash for fees and servicing, also should any other property deals arise this element, along with a mortgage, can be used to invest.

1. I anticipate an approximate annual return 7.09%, this is factoring annual service charges, mortgage payment, inflation rates and any miscellaneous payments. Based on a £200,00.000 transfer I anticipate the fund to stand at £214,185.25 in year 1.

10. The scheme will not be offered for auto enrolment.

11. Employer adhered to the scheme:

Employer Full Name: An Impulse Limited

Address: 4 Mulcaster Avenue, Grange Park, Swindon, SN5 6EH

Tel: 07810303002

Number of people employed: 1

Registered for tax with HMRC: Yes

PAYE Ref: N/A

VAT Ref: N/A

Corporation Tax Reference: 2913615693

Partnership Tax Reference: N/A

Self-assessment tax reference: N/A. Employer is not an individual

12. N/A

13. Financial Adviser:

Jan Investment Marketing

Address: 105 Victoria Road, Old Town, Swindon, Wiltshire SN1 3BD

Tel: 01793611126 / 01793611136

Mobile: 07775782003

JAN Investment Marketing is Authorised & Regulated by the Financial Conduct Authority under reference: 402391.

 This is the only scheme I am setting up and the scheme is for my own use.

Should you require any further information, please advise me accordingly.

Yours sincerely,

Alexandra Nicolay