John Bhandal
Pension Scheme Services

Fitz Roy House

Castle Meadow Road
Nottingham
NG2 1BD

 Date: 27 January 2015

Dear Mr Bhandal,

Hydon & Grim Limited Pension Scheme - 00819420RH

Thank you for your information notice in relation to the above application. I confirm and where relevant, enclose the following items which have been numbered for your reference:

1. Scheme rules. The scheme rules have been reviewed by your Office and 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. There are no executed amendments to the scheme rules.
2. Trust deed; this has been prepared by White & Co Solicitors in line with the scheme rules. There are no executed amendments to the trust deed.
3. The bank account has not been applied for yet as the scheme has not officially been tax registered. The bank will not open an account until this is confirmed. The client is unable to move funds without our consent and we cannot be removed from the account without our consent.
4. The scheme is intended to be a SSAS. The member details are contained on the attached questionnaire
5. We expect there to be a maximum of two members but there is only one member at this time. It is only open to employees of the firm.
6. 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.
7. Please find enclosed due diligence pack in respect of the investments selected which has been advised by a fully regulated firm under FCA No 402391.
8. The projected fund value at the end of the first year is dependent on the eventual transfer value, capital appreciation of the return on investments. Each member receives a statutory money purchase illustration on their annual member of the scheme.
9. The scheme establisher is the sponsoring employer and is not a dormant company. The company details are detailed on the trust deed, together with CRO number. The corporation Tax Reference number is 3234215756. And the clients telephone number is 07980 257098.
10. Please see attached information on our questionnaire or the questionnaire provided by Jan Investment Marketing, which is an FCA Regulated firm.
11. The scheme is a SSAS.
12. The parties to this are our firm and the regulated firm Jan Investment Marketing introducing the case, details of which are contained herein in part 10..

To confirm:

This scheme has been introduced by a regulated firm, the investments selected have been subject to regulated advice. The member cannot access the assets of the scheme and the employer is not a dormant company. The member is a director of the Company for this scheme.

Yours faithfully

Gina Reidy

**For Pension Practitioner .Com Limited**

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