

Complaints Department
Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

Ref: RMP/RJ
18 March 2016

Dear Sirs

Ref: John A Dobbins SSAS

It is with regret that I must raise a complaint about the service received by your company regarding the administration of Mr Dobbins SSAS.

There have been a catalogue of errors by Pension Practitioner and this has caused the client a considerable amount of worry. This has also resulted in Mr Dobbins receiving penalty notices from HMRC. It would now appear that there are two outstanding issues:

- A fine relating to a SA970 not being filed by Pension Practitioner even though all correspondence to me confirmed that this was done. This relates to the tax year ended 5.4.14.
- A further fine for failing to complete the SA970 by the 31.1.16 deadline relating to the year ended 5.4.15.

With regard to the first fine, when this was brought to my attention I contacted Brad Davies and had a conversation on 31.12.15. At this point Brad said that all was in order with the SSAS and that the £1200.00 fine was nothing to do with the Pension scheme. Clearly, this was not the case. Since this point I have had to send 15 emails to Pension Practitioner to attempt to resolve this and many telephone calls.

On 5 March 2016, Gavin McCloskey sent me an email to apologise for the delay in replying. In summary he confirmed that the SA970 for the year end 2014 had not been completed. He then confirmed that SA970's had been filed for both years ending 2014 and 2015. Unfortunately, no evidence that the fine has been paid or evidence the SA970 has been completed has been provided after numerous attempts to obtain this. If these have not been completed and fines settled I believe this is professional negligence.

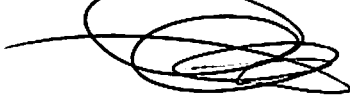
On 10 March 2016 I forwarded another fine. This would appear to relate to the SA970 for year ending 2015 not being filed on time. Once again no information has been forwarded to show when this was submitted.

On 15 March I again emailed Gavin and Brad to explain the urgency of obtaining this evidence to avoid complaint. Once again, my emails have been ignored and no one has been available to take my

phone calls. The level of service is extremely unprofessional and I am extremely concerned that Mr Dobbins SSAS is not being administered correctly.

Given the serious nature of the problems with this account, I will be grateful if you can address the above issues as a matter of urgency. I also need the evidence confirming that the fines have been paid and all returns have been submitted. Please respond within 7 days to inform me how you plan to correct this situation.

Yours faithfully

A handwritten signature in black ink, appearing to be 'Richard Johnson', written over the typed name.

Richard Johnson
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Managing Partner

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