



ReAssure

17 November 2016

Our reference: SP\0027037025

Your reference: KX855731514GB

Pension Practitioner.com

Daws House

33-35 Daws Lane

LONDON

NW7 4SD

**Policyholder(s): Mr Ekins**

**Policy number(s): A00878557**

Dear Sir/Madam

Thank you for your recent correspondence about this policy.

Please find enclosed your original documentation, which we have copied for our records.

A member of our customer services team will deal with your enquiry shortly.

If you have any further queries, please contact us on 0800 073 1777 between 8.30am and 5.30pm Monday to Friday, not including bank holidays.

Yours faithfully

**Sarah Parry**

Policy Administration

Dated: 15 June 2016

**Trust Deed**  
establishing the  
**Kershon Ltd Pension Scheme**

Pension Practitioner .Com Limited  
Daws House, 33-35 Daws Lane,  
London. NW7 4SD.  
Signed: *Emmanuel* Dated: 11/11/16  
CERTIFIED AS A TRUE COPY  
OF THE ORIGINAL  
HMRC Reg: 00005886  
HMRC Money Laundering Reg: 12527917  
*Emmanuel*  
Administrator

## Parties

- 1 **Kershon Limited** (company number **04464640** (in this deed called the 'Principal Employer') of Courtlands House, 27 Sportsmans Lane, Hatfield Peverel, Chelmsford, CM3 2NP
- 2 **Neil Richard Ekins** (in this deed called the 'Trustee') of 27 Sportsman Lane, Hatfield Peverel, Chelmsford, CM3 2NP

## Recitals

- (A) The Principal Employer wishes to establish a pension scheme to be known as **Kershon Ltd Pension Scheme** (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.


## Operative provisions

- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
  - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
  - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.


IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

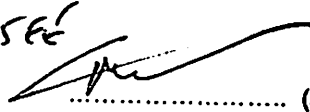
SIGNED as a deed, and delivered when dated, by  
**Kershon Limited** acting by

Director      Signature:   
Name : NEIL EKINS

Witness      Signature:   
Name      FINBARR KELLY  
Address : 20 VICTORIA ROAD,  
BRENTWOOD, ESSEX CM14 5EE

SIGNED as a deed, and delivered when dated, by  
**Neil Richard Ekins** in the presence of:

Witness      Signature:   
Name      FINBARR KELLY  
Address : 20 VICTORIA ROAD,  
BRENTWOOD, ESSEX CM14 5EE

 (signature)



HM Revenue  
& Customs

## Pension scheme registration

Pension Practitioner Com Limited  
Daws House  
33-35 Daws Lane  
LONDON  
NW7 4SD

Pension Practitioner Com Limited  
Daws House, 33-35 Daws Lane,  
London, NW7 4SD.

Signed: *Eneset* Dated: 11/6/16  
CERTIFIED AS A TRUE COPY  
OF THE ORIGINAL

HMRC Reg: 00005866

HMRC Money Laundering Reg: 12527917

*Eneset*  
*Administrator*

Inheritance Tax, Trusts, and Pensions  
Pensions  
Fitz Roy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

Phone 0300 1231079  
Monday to Friday 9.00am to 5.00pm

Web [www.gov.uk](http://www.gov.uk)

Date 30 June 2016  
Our ref 00831641RM/R  
PSTR 00831641RM

### Notice to provide information and produce documents about an application to register a pension scheme

This letter is an information notice. It is a legal request for information and documents and I am issuing it under Section 153A of the Finance Act 2004.

#### Kershon Ltd Pension Scheme

Thank you for your application on 29 June 2016, to register the pension scheme named above under the Finance Act 2004.

To help us decide whether or not to register the pension scheme we need you to give us some information and documents. HMRC believe these are reasonably required in order to consider this application for registration and decide whether or not the pension scheme should be registered.

This notice means that by law you must let HMRC have the information and the documents asked for on the attached schedule by 14 August 2016. Please send the information and documents by post.

If you feel you cannot do what this notice asks, or you cannot respond within the timescale specified, please contact us as soon as possible by writing to the address above or by emailing us at [pensions.compliance@hmrc.gsi.gov.uk](mailto:pensions.compliance@hmrc.gsi.gov.uk)

#### What will happen if you do not do what this notice asks

If you do not fully comply with this notice within the time limit set out, HMRC can decide not to register the pension scheme.

Please take care when doing what this notice asks. If you carelessly or deliberately provide inaccurate information or produce a document containing an inaccuracy, we may charge you a penalty of up to £3,000 for each inaccuracy. A penalty for such an inaccuracy would be charged under Section 153E of the Finance Act 2004. We will not charge a penalty if you tell us about the inaccuracy at the time you provide the information or produce the document. If you later find an inaccuracy you must tell us straight away.

#### Appealing against this notice

You cannot appeal against this notice but you are able to appeal against any decision to not register the pension scheme. HMRC give details of how to appeal when issuing notices advising of a decision not to register.

### **More information**

Enclosed is factsheet PSS/FS1, 'Pension scheme registration information notices' which gives you more information about the type of notice we have sent to you. If you have any questions once you have read this, please phone us on 03000 519 617.

When replying please use the address shown above, quoting the submission reference. HMRC will need to keep all of the documents you send us so please make sure you keep any copies you need for your own records.

When you have given HMRC this information we will write to you and let you know our decision in respect of your application. If HMRC need more information in order to reach a decision, we will write to you and tell you what we need.

John Bhandal  
HMRC Pensions

John Bhandal  
Pension Scheme Services  
Fitz Roy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

Pension Practitioner .Com Limited  
Daws House, 33-35 Daws Lane,  
London, NW7 4SD.

Signed: *[Signature]* Dated: 11/07/16  
CERTIFIED AS A TRUE COPY

OF THE ORIGINAL

HMRC Reg: 00005886

HMRC Money Laundering Reg: 12527917

06 July 2016

Dear Mr. Bhandal,

*[Signature]*  
Administrator

**Kershon Ltd Pension Scheme - 00831641RM**

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 as follows:  
Full Name: Neil Richard Ekins  
Address: 27 Sportsman Lane, Hatfield Peverel, Chelmsford, CM3 2NP  
Tel no: 07966318208  
NI Number: NE031998A
5. We expect there to be a maximum of two members. 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.
7. There are no Investments being made at this stage so no regulated advice is needed. The Trustee is waiting on the transfers to come into the scheme and then they will appoint a relevant professional to the scheme at that time.

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 5292622725774 and the client's telephone number is 07966318208.
10. This Scheme is solely for the Directors of the company and therefore will not be offered an Auto Enrolment Scheme.
11. Please see employer information below:  
Company Name: Kershon Limited  
Address: 27 Sportsman Lane, Hatfield Peverel, Chelmsford, CM3 2NP  
Tel: 07966318208  
Number of employees within the sponsoring employer: 1  
PAYE reference: N/A  
VAT reference number: N/A
12. The scheme is a SSAS.
13. The parties to this are our firm as per the Trust Deed
14. This is a one Trustee one Member scheme and is therefore exempt from ICO registration.
15. This Scheme is not intended to operate relief at source.

To confirm:

This scheme is a direct case, the investments have not been selected but when the Investments have been selected, they will be 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

Emily McAlister  
**For Pension Practitioner .Com Limited**

Enc.

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Pension Practitioner.Com Limited

Daws House

33-35 Daws Lane Pension Practitioner .Com Limited

London

NW7 4SD

Daws House, 33-35 Daws Lane,

London. NW7 4SD.

Signed: *[Signature]* Dated: 11/11/16

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OF THE ORIGINAL

HMRC Reg: 00005886

HMRC Money Laundering Reg: 12527917

*[Signature]*  
AdministratorHM Revenue & Customs  
Pension Schemes Services  
FitzRoy House  
Castle Meadow Road  
NOTTINGHAM  
NG2 1BD

### Notification of registration for tax relief and exemptions

We have registered Kershon Ltd Pension Scheme

on 16 08 2016. Tax relief and exemptions are due from this date.

This notification tells you that HM Revenue and Customs (HMRC) acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no legal significance beyond advising you of that.

Your Pension Scheme Tax Reference (PSTR) is 00831641RM. You should use this when you want to view the scheme details online and in all future communications with us.

### Your pension scheme

On your application for registration you have indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in Section 150(5) of the Finance Act 2004 as 'a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons'.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

### Your responsibilities as the scheme administrator

As part of the registration process you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with Section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with Section 270(3), or it appears to HMRC that you are not a fit and proper person, we may deregister the pension scheme.



## **Authorised transfers**

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with Section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## **Deregistration**

We may carry out checks to make sure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in Section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and deregistration in the Pensions Tax Manual. Go to [www.gov.uk](http://www.gov.uk) and search for 'Pensions Tax Manual'.