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| Freephone: 0800 634 4862Fax: 020 8711 2522Email: info@pensionpractitioner.com | Daws House33-35 Daws LaneLondonNW7 4SD |

**Private & Confidential**Mr N Parry
Manor Car Hire Limited
6 Manor Way
Coppull
Chorley|
PR7 5FH

 19 October 2009

Dear Nick,

**MCH HOLDINGS LIMITED DIRECTORS PENSION SCHEME**

I am pleased to confirm that we have completed the set up and tax registration of your self administered scheme. I enclose the following items for your safekeeping.

1. Trust Deed and Rules – this is the legal deed in which the Company created the scheme. We have affixed the rules to this deed, if there are any aspects of the rules which you wish to discuss, please let me know.
2. Deed of appointment of Practitioner – we have retained the original of this document in the event that we need to provide it to the Pensions Regulator. We have enclosed a copy for your records.
3. Nomination of beneficiary form – in the event of your death before the benefits are paid out you should nominate to whom you wish to direct payment. Please retain the original on file and return a copy in the envelope provided.
4. Enclosed in the pack is the Fact Sheet, please take the time to read this. This contains important information about the scheme.

The pension scheme has been tax registered with HMRC and you are now free to make appropriate investments. I attach a summary of non taxable and taxable investments for your information.

You have been sent the Government Gateway User ID and with your password, you will be able to view details of the scheme and the work we carry out for you on-line.

You and Ricci will receive regular newsletters on SSAS, together with details of any major changes to pension schemes, which we feel you should be aware of. Shortly, you will be able to view and use inter-actively online pension tools which have been developed to help you get the most out of your pension scheme. We will write to you further on this in due course.

Company Reg No: 6028668 ; VAT Reg No: 894312018 ; HMRC Practitioner Reg No: 00005886

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A copy of these items will also be sent to Ricci as soon as his documents are received back, he has been admitted to the scheme in the meantime.

We spoke in connection with the pension scheme loan facility to the business and should you wish to progress this further please let me know.

I also enclose our invoice for the registration and administration of the scheme, this will need to be settled in accordance with our terms of business. It has been reduced given our relationship with Johal & Co.

If you have any questions regarding the enclosures please do not hesitate to get in touch.

Yours sincerely

Gavin McCloskey

**For Pension Practitioner .Com**