

# The PENSIONS Advisory Service

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**PLEASE REPLY TO::**

The Coach House  
Ridgeway Road  
DORKING  
Surrey  
RH4 3EY

Dear Mr Davis,

30 July 2016

**TPAS CASE No: 162660**  
**MCH HOLDINGS LIMITED DIRECTORS PENSION SCHEME**  
**Mr R Stewart**

Thank you for your letter dated 11 July.

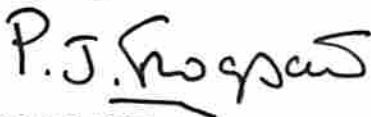
I am somewhat surprised and concerned with your response as I have copies of letters and E-mails from 2009 and 2010 which appear to contradict your assertion.

In particular I have written evidence that the Company's accountants (Johal & Company) based in Hornchurch, Essex and represented by Jasvinder Sagoo met with your colleague (Gavin McCloskey), together with Nick Parry and Mr Stewart, and agreed to establish the above SSAS by a Definitive Trust Deed & Rules dated 26 August 2009. The principal reasons were to save Corporation Tax and provide retirement benefits for the equal benefit of the two (50% each) shareholders. This is confirmed by your letter dated 3 August 2009

I also have copies of an "Application for Membership" in Mr Stewart's name and a "Deed of Appointment of Trustee" to include Mr Stewart as a Trustee of the above Pension Scheme. Both these documents were prepared and issued by PensionPractitioner.com.

Can you please advise, as a matter of urgency why you consider that Mr Stewart is not entitled to benefits equating to 50% of the current fund value? Please also provide copies of the most recent annual HMRC and Pensions Regulator returns filed by the Scheme Administrator.

Yours sincerely,



**P J FROGGATT**  
**(TPAS ADVISER)**

cc: Mr R Stewart



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