**Private and Confidential**

Mr Malcolm Corcoran
Malcolm Corcoran Associates Limited

10 Cranborne Chase

Taw Hill

Swindon

Wiltshire

SN25 1FH

 09 April 2014

Dear Malcolm,

**Malcolm Corcoran Associates Pension Scheme**

I am pleased to 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. Member announcement - please retain this as evidence of your membership to the pension scheme in the event of any queries from the Pensions Regulator.
3. Deed of Appointment of Administrator and Practitioner - please retain the copy on your files. We have retained the original in the event that we must present it to HMRC or the Regulator.

We have now applied for the tax registration of your pension scheme and will confirm once the registration process has been completed. Once we have received the HMRC Tax Registration Certificate we will open the pension scheme bank account for you and complete the pension transfers so that the investments can be made.

I also attach a summary of non taxable and taxable investments for your information.

You 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.

Enlosed in the pack is the Fact Sheet plus a summary of investments your pension scheme can and cannot hold. **Please take the time to read this as if you make any unauthorised transactions you will incur a tax liability.**

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

Kind regards

Yours sincerely

Michelle Lunnon

**For Pension Practitioner .Com**

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