

Ref: McTavish120719-LM

Whitehall Group (UK) Limited

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Strictly Private & Confidential

Miss R McTavish
McTavish Communications Ltd
Flat 5
62 Sinclair Road
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12 July 2019

Dear Renee

MCTAVISH PENSION

Welcome to Whitehall Group.

Many thanks for sending the application to set up your SSAS. I am pleased to confirm that the pension scheme has now been established and we have applied for registration with HM Revenue & Customs.

Please may I remind you that we are operating the pension scheme on the basis that you are a direct client who is fully aware of the nature of the pension scheme and the costs associated with it. We understand you have not received advice from a financial adviser who is authorised and regulated by the Financial Conduct Authority regarding the establishment of the SSAS and any payments or pension transfers made to it or any investments to be made by it. There is therefore no Financial Services Compensation Scheme protection in respect of any of these decisions. If this does not match your understanding please let me know as soon as possible.

Please note that we do not offer advice as to the suitability of this product or in respect of the underlying investments and assets which are held within it. If you are in any doubt about the suitability of any aspect of this product, we strongly recommend that you obtain independent financial advice. If you do not already have an independent financial adviser, information can be obtained from www.unbiased.co.uk or telephone 0800 085 3250.

It can take a couple of months for the registration certificate to arrive and as soon as it is received we can apply for the pension transfers. Please note that whilst we cannot give financial advice, if the pension transfers are market sensitive you may want to switch to a cash fund if available to preserve the current value. It will also help to speed things up if you can obtain the transferring providers own transfer forms for completion. When the funds are received we will be able to proceed with the planned

investments.

I enclose the following copy documentation for safekeeping and confirm that the originals are held on our file:

1. Definitive Trust Deed and Scheme Rules.
2. Member Trustee Information Booklet.
3. Our guideline: A Beginners Guide to SSAS.
4. Our fee schedule which is effective from 1 June 2016. Please note this may be subject to change. We maintain a copy of the most recent version on our website and a copy is sent to you each year.

The scheme bank account has been opened with The Royal Bank of Scotland, subject to their identity verification checks, and I confirm the account details are as follows:

Bank:	Royal Bank of Scotland
Address:	1st Floor, Houblon House, 62-63 Threadneedle Street, London, EC2R 8HP
Account Name:	McTavish Pension
Sort Code:	16-00-79
Account Number:	19489698

This is a sole signatory account which enables Whitehall Trustees Limited to make payments without the need for additional signatories, allowing for a more streamlined and efficient service.

Please note that the account will not be operational until we have received the registration certificate from HM Revenue & Customs and until this point, no deposits should be made.

Our invoice for the establishment of the scheme is enclosed. This will be settled from the scheme bank account as soon as cleared funds are available.

You are able to access information regarding your SSAS via our website: www.whitehallgroup.co.uk. Your login details will follow under separate cover.

Please let me know if you have any queries.

Yours sincerely,



Liam Mooney

Whitehall Group (UK) Limited