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Mr Sidney Ronald Bragman
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28th February 2018

Dear Ron,

Thank you for your time on the phone this morning. I am pleased to confirm that the 2017 tax return has now been submitted to HMRC and I enclose the submission receipt for your records. We have also written to HMRC to appeal against the late penalty fine and we will await a response for same.

As discussed on our call, I will be the consultant of your Scheme going forward and working alongside me is Esther Salmon. We can both be contacted on the office number 0800 634 4862.

We have written off any outstanding administration fees and hope that you will be satisfied with the service that myself and Esther can offer you going forward.

We would appreciate it, if you find the time, to email or post a copy of the Phoenix / Halifax pension fund details, such as a statement or letter which you would have received from them. This would tidy up our record keeping and keep on top of your Scheme's administration in the future.

Thank you again for your time today and your understanding and I hope you will not hesitate to contact either myself or Esther if you have any queries at all in future.

Kind regards,

Stacy Lunnnon