

HM Revenue and Customs  
Pensions Schemes Services  
BX9 1GH

Date: 18th May 2022

Dear Mr Bhandal,

**Reptail Pension Scheme**  
**Your Ref: APSS530**  
**PSTR: 20004548RS**

Thank you for your letter dated 27 April 2022.

I have been acting specifically as a registered scheme administrator on self administered schemes since February 2020, as is evident from the first occasion when I submitted a scheme for registration.

At the time, I confirmed the following "RC Administration Limited, which I am a director of, is a SSAS administration company. I have performed scheme administration work for several years and I have the required pensions knowledge to act in this capacity. I am also registered as scheme administrator under ID number: A0150724. Additionally, I am an advisor for Stratagem Financial Planning Limited of 1 Park Lane, Poynton, Cheshire, SK12 1RD, who are authorised and regulated by the Financial Conduct Authority, FCA number 819330. I am regulated under that firm's licence. I am also a member of the Chartered Insurance Institute."

In respect of my background and my specific experience, I qualified in pensions business through the CII in 1996 and originally worked for Allied Dunbar and then the Pearl in direct pension sales. I became involved in small self administered schemes shortly after this time and undertook additional exams qualifying with full diploma in 1995 and 1996, which covered SSAS investment business through DJ Financial Services Limited between 2002 and 2008.

In 2004 I joined Openworks LLP as a full time financial advisor, specialising in executive and director pension schemes, this took place for over 4 years. I was also involved during that time in the oversight of administrative compliance of these schemes. I left Openworks in 2008 and was a LLP member of that group.

I worked outside of the Industry in property and claims for an interim period, and rejoined the financial services industry through Anew Wealth Management Limited in 2014 as a Director. My role at ANEW was the provision of critical illness and life business for owner managed business, which then developed into advice to owner managed businesses in respect of SSAS. In this role, I also advise accountants on SSAS related matters, given my previous experience at Openworks. That role over the last 6 years has extended to pension tax related guidance, compliance and Pensions Regulatory compliance on scheme reporting to accountancy firms.

Following from the increase in demand for my experience, I formed RC Administration Limited to act as a registered scheme administrator in February 2020. This was because many clients, and their accountants are either unaware, or do not have the confidence and experience to file annual pension scheme returns, nor manage the requirements for Event Reports, or where there is relief at source, the Annual Statistical Claims requirements.

I consider myself an expert in this field, with 10 plus years specific experience of retirement benefits scheme to genuine company directors and owner managed business, advising and managing the administrative requirements this entails.

On a separate note, I have been subject to a number of recent checks from your Office. The comprehensiveness of my reply, plus the very standard nature of investments I permit as scheme administrator, will demonstrate both my competency, and "safety" as a diligent scheme administrator. I do not permit any esoteric investments, including preference shares, overseas property, or complex investments which fall outside the scope of FCA compliance.

I am also pleased that following a committee meeting at the Association of Member Directed Schemes, I have been invited as a member of AMPS, which is the trade body for the SSAS and SIPP industry. This can be confirmed by Joy West at AMPS if required.

Yours sincerely,

*David Nicklin*

David Nicklin (CERT PFS)  
Director  
For and in behalf of RC Administration Limited