

Trustees of the Rutherford Pension Plan,
12 Beech Avenue,
Dumbreck,
Glasgow.
G41-5BX

Pension Practitioner.com
Daws House,
33 – 35 Daws Lane,
London.
NW7-4SD
Date : 17/04/2012

For the attention of Mr Mark Miserotti

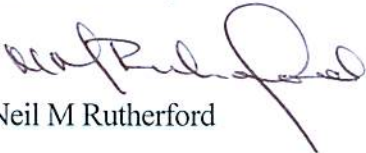
Dear Mark,

Following your e-mail of the 12th April, please find attached a copy of Rutherford Pension Plan bank account statements as requested. The first sheet is a summary page which details the net monthly pension payments and payments made to HMRC.

Please note there has been some difficulty in having HMRC take the tax by monthly DD which Gavin is well aware of. Following waiting for bank statements to see if HMRC DD's had been taken, and discovering they had not, and following discussion with Gavin I paid these directly. I have made two payments via my own personal debit card for which repayment has been made to me from the RPP account – all as detailed on summary sheet.

The tax payment of £774 was for pension paid in March 2011, is not applicable to this tax year and is not included in the total at the foot of the summary page.

Yours Sincerely



Neil M Rutherford

Scheme Administrator

(T: 07774-617-659)

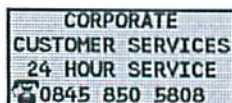
Rutherford Pension Plan - Bank of Scotland
Summary of Attached Statements

<u>Statement No.</u>	<u>Net Pension Payment to NMR</u>	<u>Date of Pension Payment</u>	<u>Payment to HMRC</u>	<u>Date of Payment to HMRC</u>	<u>Comments</u>
27					
28	£3,095.00	03/05/2011			
28	£3,095.00	31/05/2011			
29	£3,095.00	30/06/2011			
30	£3,095.00	01/08/2011			
30			£774.00	07/07/2011	Cheque payment (tax year 2010 - 11, not included in total)
30			£773.65	21/07/2011	HMRC NDDS payment (Jul 2011)
31	£3,095.00	30/08/2011			
32	£3,095.00	30/09/2011			
33	£3,095.00	31/10/2011			
33			£3,096.00	27/10/2011	Refund of debit card payment to HMRC by NMR on 11/7/11 (Apr / May / Jun / Aug 2011)*
34	£3,095.00	30/11/2011			
34			£3,094.60	23/11/2011	HMRC NDDS payment (Sep / Oct / Nov / Dec 2011)
35	£3,095.00	30/12/2011			
36	£3,095.00	30/01/2012			
37	£3,095.00	01/03/2012			
38			£2,322.00	15/03/2012	Refund of debit card payment to HMRC by NMR on 13/3/12 (Jan / Feb / Mar 2012)**
39	£3,095.00	03/04/2012			
<u>Total</u>	<u>£37,140.00</u>		<u>£9,286.25</u>		
<u>Total Pension + tax</u>			<u>£46,426.25</u>		

NOTE

* HMRC failed to take tax by direct debit and I paid £3,096 via my personal debit card to HMRC on 11/7/11. Payment on 27/10/11, is refund to my personal acct for this payment.

** HMRC failed to take tax by direct debit and I paid £2,322 via my personal debit card to HMRC on 13/3/12. Payment on 15/3/12, is refund to my personal acct for this payment.



STATEMENT OF ACCOUNT

128803/14100/T562
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 02APR11
To 28APR11
Statement No. 27
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

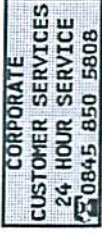
BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			28244.00 ✓
05APR	✓ VISION CARE AT HOM 50 12/12/10		2875.00	31119.00
07APR	✓ BREWIN D BVEAG0350 BREWIN D BVEAG0350		517.86	31636.86
28APR	✓ GROSS CREDIT INTEREST TO 28APR		2.38	31639.24
3/5	Personal Payments		-	3095
3/5	Debits - 14/10 - MAY		+	958.33
9/5	Bank Rep.		+	659.63
				<u>30,162.2</u>
				✓ Cheque on LHL

LSC20A4/128803/06185919/H/PAGE 1 OF 1

Total Withdrawals £0.00
Total Pay-ins £3395.24

For important information on compensation arrangements
please refer to the back of this statement



005815/14100/T97
 Rutherford Pension Plan
 FAO Mr N Rutherford
 12 Beech Avenue
 Dumbreck
 Glasgow
 G41 5BX



STATEMENT OF ACCOUNT

Branch Code 12-20-26
 Account No. 06185919
 From 29APR11
 To 02JUN11
 Statement No. 28
 Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGGB21282
 IBAN : GB42 BOFS 1220 2606 1859 19

PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011 03MAY	BALANCE BROUGHT FORWARD NEIL M RUTHERFORD RUTHERFORD P/PLAN 9000034 DEPOSIT AT MUSSELBURGH	£ 3095.00		31639.24
09MAY 31MAY	BREWIN D BVEAG0350 BREWIN D BVEAG0350 NEIL M RUTHERFORD RUTHERFORD P/PLAN GROSS CREDIT INTEREST TO 31MAY 9000035 DEPOSIT AT GLASGOW SAUCHI	£ 3095.00	144 958.33 659.63 2.73 144 958.33	29502.57 30162.20 28028.26

Total Withdrawals
 Total Pay-ins

£6190.00
 £2579.02

For important information on compensation arrangements
 please refer to the back of this statement



STATEMENT OF ACCOUNT

071851/14100/T336
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX



Branch Code 12-20-26
Account No. 06185919
From 03JUN11
To 01JUL11
Statement No. 29
Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19

PENSION FUND CHEQUE A/C			
Date	Description	Withdrawals	Pay-ins
			Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD		28028.26
08JUN	BREWIN D BVEAG0350 BREWIN D BVEAG0350	<i>Banked</i>	626.65 ✓
28JUN	9000036 DEPOSIT AT MUSSELBURGH	<i>July - 16</i>	958.33 ✓
30JUN	NEIL M RUTHERFORD RUTHERFORD P/PLAN	<i>Received - 3095.00</i>	
	GROSS CREDIT INTEREST TO 30JUN		2.34
01JUL	9000037 DEPOSIT AT MUSSELBURGH	<i>July - 20</i>	1312.50 ✓
		<i>Aug</i>	
		<i>Sept</i>	

Total Withdrawals £3095.00
Total Pay-ins £2899.82

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

005727/14100/T97
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 02JUL11
To 02AUG11
Statement No. 30
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			27833.08
05JUL	VISION CARE AT HOM 50		J/A/S 2875.00 50	30708.08
06JUL	9000038 DEPOSIT AT MUSSELBURGH		J/A/S 2437.50 24	33145.58
07JUL	BREWIN D BVEAG0350 BREWIN D BVEAG0350 010010	- DIVIDEND -	510.06	
21JUL	HMRC NDDS 600175828620672263	(- 774.00 TAX MARCH)		32881.64
28JUL	9000039 DEPOSIT AT GLASGOW SAUCHI	- 773.65 TAX JULY		32107.99
29JUL	GROSS CREDIT INTEREST TO 29JUL		AUG. - 958.33 16	33066.32
01AUG	NEIL M RUTHERFORD RUTHERFORD P/PLAN	P. PAYMENT 3095.00 AUG.	INT. 2.49	33068.81
				29973.81

Total Withdrawals £4642.65
Total Pay-ins £6783.38

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

017766/14100/T120
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX



Branch Code 12-20-26
Account No. 06185919
From 03AUG11
To 02SEP11
Statement No. 31
Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			29973.81
09AUG	BREWIN D BVEAG0350 BREWIN D BVEAG0350		880.67	30854.48
30AUG	NEIL M RUTHERFORD RUTHERFORD P/PLAN 9000040 DEPOSIT AT GLASGOW SAUCHI	P 3095.00		28717.81
31AUG	GROSS CREDIT INTEREST TO 31AUG		14 958.33 52	28720.58
02SEP	010011		2.77	28418.02
		302.56		

Building Repairs
14/16

Total Withdrawals	£3397.56
Total Pay-ins	£1841.77

For important information on compensation arrangements
please refer to the back of this statement

CORPORATE
CUSTOMER SERVICES
24 HOUR SERVICE
0845 850 5808

STATEMENT OF ACCOUNT

042952/14100/T223
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX



Branch Code 12-20-26
Account No. 06185919
From 03SEP11
To 30SEP11
Statement No. 32
Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19

PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			28418.02
07SEP	BREWIN D BVEAG0350 BREWIN D BVEAG0350		858.00	29276.02
29SEP	9000041 DEPOSIT AT GLASGOW SAUCHI		958.33	30234.35
30SEP	NEIL M RUTHERFORD RUTHERFORD P/PLAN	P 3095.00		
	GROSS CREDIT INTEREST TO 30SEP		2.39	27141.74

4/10 1312.50 20 OCT NOV DEC
5/10 2875.00 50 OCT NOV DEC
6/10 633.03
31,962.27

Total Withdrawals £3095.00
Total Pay-ins £1818.72

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000827/14100/T90
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 01OCT11
To 02NOV11
Statement No. 33
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-Ins	Balance (DR=Overdrawn)
2011	BALANCE BROUGHT FORWARD			27141.74
04OCT	9000042 DEPOSIT AT MUSSELBURGH		20 OCT NOV 1312.50 ✓	28454.24
05OCT	VISION CARE AT HOM 50		50 " " 2875.00 ✓	31329.24
07OCT	BREWIN D BVEAG0350 BREWIN D BVEAG0350		1 NOV 633.03 ✓	31962.27
25OCT	9000043 DEPOSIT AT MUSSELBURGH		24 OCT NOV 2830.00 ✓	34792.27
27OCT	010012	Tax Return 3096.00	APRIL MAY JUNE JULY ✓	31696.27
31OCT	NEIL M RUTHERFORD RUTHERFORD P/PLAN	3095.00 - Pension ✓		
	GROSS CREDIT INTEREST TO 31OCT	INT 2.63 ✓		28603.90

Total Withdrawals £6191.00
Total Pay-ins £7653.16

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

002073/14100/T96
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX



Branch Code 12-20-26
Account No. 06185919
From 03NOV11
To 02DEC11
Statement No. 34
Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			28603.90
03NOV	9000044 DEPOSIT AT MUSSELBURGH		958.33	29562.23
09NOV	BREWIN D BVEAG0350 BREWIN D BVEAG0350		1046.47	30608.70
23NOV	HMRC NDDS 600207237840754147	3094.60		27514.10
25NOV	9000045 DEPOSIT AT MUSSELBURGH		958.33	28472.43
30NOV	NEIL M RUTHERFORD RUTHERFORD P/PLAN	3095.00		
	GROSS CREDIT INTEREST TO 30NOV		2.42	25379.85

Total Withdrawals	£6189.60
Total Pay-ins	£2965.55

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

041240/14100/T214
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 03DEC11
To 30DEC11
Statement No. 35
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-Ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			25379.85
07DEC	BREWIN D BVEAG0350 BREWIN D BVEAG0350		270.13	25649.98
21DEC	9000046 DEPOSIT AT GLASGOW SAUCHI		1312.50	26962.48
28DEC	010013	262.00		26700.48
30DEC	NEIL M RUTHERFORD RUTHERFORD P/PLAN	3095.00		
	GROSS CREDIT INTEREST TO 30DEC		2.13	23607.61

Total Withdrawals £3357.00
Total Pay-ins £1584.76

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000738 / 14100/T88
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX



Branch Code 12-20-26
Account No. 06185919
From 31DEC11
To 02FEB12
Statement No. 36
Page No. 1 of 1

ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			23607.61
2012				
03JAN	VISION CARE AT HOM 50	5/F/M - 50	2875.00 ✓	26482.61
05JAN	9000047 DEPOSIT AT GLASGOW SAUCHI	5 - 14	958.33 ✓	27440.94
09JAN	BREWIN D BVEAG0350 BREWIN D BVEAG0350		DIV 369.61 ✓	27810.55
27JAN	010014	336.35 INSURANCE		27474.20
30JAN	NEIL M RUTHERFORD RUTHERFORD P/PLAN	3095.00 Pension ✓		24379.20
31JAN	GROSS CREDIT INTEREST TO 31JAN		INT 2.36 ✓	24381.56
01FEB	9000048 DEPOSIT AT GLASGOW SAUCHI	FEB 14/16	958.33	25339.89

Total Withdrawals	£3431.35
Total Pay-ins	£5163.63

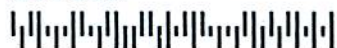
For important information on compensation arrangements
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STATEMENT OF ACCOUNT

002056 / 14100 / T96
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 03FEB12
To 02MAR12
Statement No. 37
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			25339.89
08FEB	BREWIN D BVEAG0350 BREWIN D BVEAG0350		1297.39 ✓	26637.28
09FEB	9000049 DEPOSIT AT MUSSELBURGH <i>J - A LPO 24 + FINEST - MARK</i>		2650.00 ✓	29287.28
29FEB	DIVINITUS MANAGEME DIVINITUS <i>MARCH LPO 16</i>		958.33 ✓	
	DIVINITUS MANAGEME DIVINITUS <i>DEPOSIT BANK</i>		250.00 ✓	
	GROSS CREDIT INTEREST TO 29FEB		2.20 ✓	30497.81
01MAR	NEIL M RUTHERFORD RUTHERFORD P/PLAN	3095.00 <i>P.</i>		27402.81

Total Withdrawals	£3095.00
Total Pay-ins	£5157.92

For important information on compensation arrangements
please refer to the back of this statement

CORPORATE
CUSTOMER SERVICES
24 HOUR SERVICE
0845 850 5808

STATEMENT OF ACCOUNT

000849/14100/T91
Rutherford Pension Plan
FAO Mr N Rutherford
12 Beech Avenue
Dumbreck
Glasgow
G41 5BX

Branch Code 12-20-26
Account No. 06185919
From 03MAR12
To 02APR12
Statement No. 38
Page No. 1 of 1



ACCOUNT NAME : RUTHERFORD PENSION PLAN

BIC : BOFSGB21282
IBAN : GB42 BOFS 1220 2606 1859 19
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			27402.81
07MAR	BREWIN D BVEAG0350 BREWIN D BVEAG0350			27931.98
13MAR	9000050 DEPOSIT AT GLASGOW SAUCHI		529.17 BD	27931.98
15MAR	010015		50000.00	77931.98
20MAR	010017			75609.98
23MAR	010016			63109.98
	9000051 DEPOSIT AT MUSSELBURGH			64102.48
28MAR	DIVINITUS MANAGEME DIVINITUS			66977.48
30MAR	GROSS CREDIT INTEREST TO 30MAR			66981.41
02APR	VISION CARE AT HOM 50			69856.41

Total Withdrawals £15142.00
Total Pay-ins £57595.60

For important information on compensation arrangements
please refer to the back of this statement

Date	Description	Type	Credit	Debit	Balance
30/01/2012	NEIL M RUTHERFORD RUTHERFORD P/PLAN	S/O		3,095.00 GBP	24,379.20 GBP
31/01/2012	GROSS CREDIT INTEREST TO 31JAN	INT	2.36 GBP		24,381.56 GBP
01/02/2012	9000048 DEPOSIT AT GLASGOW SAUCHI	CDT	958.33 GBP		25,339.89 GBP
08/02/2012	BREWIN D BVEAG0350 BREWIN D BVEAG0350	CDT	1,297.39 GBP		26,637.28 GBP
09/02/2012	9000049 DEPOSIT AT MUSSELBURGH	CDT	2,650.00 GBP		29,287.28 GBP
29/02/2012	DIVINITUS MANAGEME DIVINITUS	CDT	958.33 GBP		
29/02/2012	DIVINITUS MANAGEME DIVINITUS	CDT	250.00 GBP		
29/02/2012	GROSS CREDIT INTEREST TO 29FEB	INT	2.20 GBP		30,497.81 GBP
01/03/2012	NEIL M RUTHERFORD RUTHERFORD P/PLAN	S/O		3,095.00 GBP	27,402.81 GBP
07/03/2012	BREWIN D BVEAG0350 BREWIN D BVEAG0350	CDT	529.17 GBP		27,931.98 GBP
13/03/2012	9000050 DEPOSIT AT GLASGOW SAUCHI	CDT	50,000.00 GBP		77,931.98 GBP
15/03/2012	010015	CHQ		2,322.00 GBP	75,609.98 GBP
20/03/2012	010017	CHQ		12,500.00 GBP	63,109.98 GBP
23/03/2012	9000051 DEPOSIT AT MUSSELBURGH	CDT	1,312.50 GBP		
23/03/2012	010016	CHQ		320.00 GBP	64,102.48 GBP
28/03/2012	DIVINITUS MANAGEME DIVINITUS	CDT	2,875.00 GBP		66,977.48 GBP
30/03/2012	GROSS CREDIT INTEREST TO 30MAR	INT	3.93 GBP		66,981.41 GBP
02/04/2012	VISION CARE AT HOM 50	CDT	2,875.00 GBP		69,856.41 GBP
03/04/2012	NEIL M RUTHERFORD RUTHERFORD P/PLAN	S/O		3,095.00 GBP	66,761.41 GBP
Totals:			81,939.34 GBP	43,898.51 GBP	