

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 : 09/02/2011

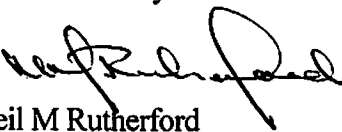
Dear Mr McCloskey,

Following our recent meeting we write to confirm that we have been requested by Mr Rutherford to commence his pension as of 31<sup>st</sup> March 2011.

We will provide a statement of the funds total value just prior to that date although we estimate that it will be approximately £710,000.00. at that time From our meeting we understand that the yearly pension figure will be based upon  $FV/1000 \times £55 \times 1:2$ , fixed for five years.

As requested we enclose a copy of Mr Rutherford's P60 for year to 5<sup>th</sup> April 2010 which provides current tax code and other information you require. Could you please proceed to prepare matters with regards Pensions Authority / IRS documentation to ensure matters are registered to allow the pension to commence on time, and provide instruction / guidance regarding the setting up of online PAYE / Direct Debit tax payment.

Yours Sincerely



Neil M Rutherford

Scheme Administrator

(T: 07774-617-659)

Your employer's name and address

LITTLE AND RUTHERFORD LTD  
20 SPERS WARR  
PORT DUMFRIES  
GLASGOW  
G4 9TB.

Tax Year to 5 April 2010

HM Revenue &amp; Customs office name

CENTRE ONE

Employer PAYE reference

961/4916365

## Employee's details

National Insurance number

YX 82 66 34 B

Gender

M M - male, F - female

Surname

RUTHERFORD

First two forenames

NEIL

Works/payroll number

Your private address

12 BEECH AVENUE  
DUMFRIES  
GLASGOW  
G4 1 5 BX

## National Insurance contributions 'in this employment'

(Note: LEL = Lower Earnings Limit, ET = Earnings Threshold  
UAP = Upper Accrual Point, UEL = Upper Earnings Limit)

NIC table letter	Earnings at the LEL (where earnings are equal to or exceed the LEL) (whole £s)	Earnings above the LEL, up to and including the ET (whole £s)	Earnings above the ET, up to and including the UAP (whole £s)	Earnings above the UAP, up to and including the UEL (whole £s)	Employee's contributions due on all earnings above the ET	Scheme Contracted-out Number
	£	£	£	£	£ p	(For Contracted-out Money Purchase schemes OR Contracted-out Money Purchase Stakeholder Pension schemes only)
A	4944	768	2856	0	250.80	SSSS

## Statutory payments included in the pay 'In this employment' figure below

Statutory Maternity Pay (SMP)

£ p

0

## Student Loan deductions

£

In this employment (whole £s)

Statutory Paternity Pay (SPP)

£ p

Statutory Adoption Pay (SAP)

£ p

0

## Pay and Income Tax details

	Pay	Tax deducted
	£ p	£ p
In previous employment(s)	0	0
In this employment	8000.04	304.20
Total for year	8000.04	304.20

Enter 'R' in this box if net refund

Employee's Widows and Orphans Life Assurance contributions in this employment

£ p

0

Final tax code

647L

Week 53 payment indicator

The figures aside marked ★ should be used for your Tax Return, if you get one

To the employee: keep this certificate in a safe place. You will need it if you fill in a Tax Return. You also need it to make a claim for tax credits or to renew your claim. It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions. By law you are required to tell HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a Tax Return.

HM REVENUE &amp; CUSTOMS

## Certificate by Employer/Paying Office:

This form shows your total pay for Income Tax purposes in this employment for the year. Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay or Statutory Adoption Pay is included.

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Dear Mr McCloskey,

Following our recent telephone conversation we write to confirm further pension input and Mr.Rutherford's withdrawal of the 25% tax free lump sum allowable of the new input value.

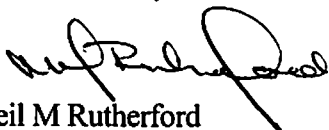
9<sup>th</sup> February 2011: L&R Cash contribution to fund £ 20,000.00.

Less tax Free lump sum issued to Neil M Rutherford 10/02/2011 £ 5,000.00.

Balance retained in fund account £ 15,000.00.

Could you please confirm receipt of this information and retain for 2010-2011 return purposes.

Yours Sincerely



Neil M Rutherford

Scheme Administrator

(T: 07774-617-659)