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UK Administration Centre: Office 12, Venture Wales Building, Pentrebach, Merthyr Tydfil, CF48 4DR

Mr Stephen Hoole  
Flat 5  
The Observatory  
402 Fulwood Road  
Sheffield  
S10 3GD

24/01/2019

Dear Stephen,

I refer to the email correspondence from Mr Tony Ketteringham, whom I understand is seeking to provide you with financial advice.

Mr Ketteringham has not contacted us at any point in connection with your pension scheme and has incorrect information. Had he contacted us directly (with your authority) we would have been pleased to assist him. Unfortunately, financial advisors who register and operate their businesses from their home and given from what I have seen on the FCA register, his limited experience in this sector as a regulated advisor, can also lack access to the best data sources and as such I will refrain from criticizing the accuracy of the information he has given to you.

Pension Practitioner.com Limited discontinued trading in 2017 and as such has no authority in connection with your pension scheme since that time. We advised all customers of the changes to the practice, which was to consolidate our Gibraltar practice with UK clients. The effect of these measures in 2017 has allowed this practice to complete the development of the UK's first financial technology platform for the UK market in 2018.

We retain the trade name Pension Practitioner, because this is a name which many clients are synonymous with the work that we perform. This is also because many clients who have been with us since inception regard us as the pension practitioner for their fund and over years we have developed very close relationships with to help them achieve their retirement objectives. We will continue to help them achieve that in future.

It is normal practice that where a financial advisor wishes to promote their investments to a client, they obtain an understanding of the pension scheme holding the assets and tax agent for the scheme. I therefore enclose a copy of our due diligence report, which also contains our professional indemnity insurance and scope of our business structure. It does run on for some 35 pages, but I would hope demonstrates the seriousness of our business model.

When David Thompson recommend us as the practitioner for your scheme, this was because of the scope of our technical knowledge, which financial advisors have relied on who then pass that advice on to you. An example of this is the structure of a preference share arrangement between your pension scheme and connected business.



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I have been in touch with Gina who is your scheme administrator and our operations manager and can confirm that your tax affairs for your pension fund are completely up to date, you have no enquiries with HMRC and your PAYE affairs through the pension scheme are in complete order.

If you would like to have a meeting or wish to discuss any aspects of your pension scheme, including services you would like to add or changes you wish to make please let us know.

I hope that the enclosures assure you that we take the tax reporting and compliance of pension schemes seriously and are always happy to provide information on our business structure. It is disappointing that your previous financial advisor did not explain these changes to you, which I believe will assist you in the long term. It will provide you with better control, insight and also will keep your costs down. If you wish to move onto online access of your scheme, do please let Gina or Dave know and they will organise this with the onboarding team.

Kind regards

Yours sincerely

G.A. McCloskey  
**For Pension Practitioner**