Mr Ian Gough-Williams

12 Hamhaugh Island

Shepperton

YW17 9LP

HM Revenue & Customs

Pension Schemes Services

BX9 1GH

08 January 2019

Dear Sirs

**Your Ref: APSS530**

**SRN: S0000000215**

**Scheme: ZICO OTS Ltd Pension Scheme**

I refer to your letter dated 13 December 2018 and the notification of rejection for registration of the above scheme for tax relief and exemptions. I am disappointed with the decision taken and have provided a clarification below.

I believe I do have the relevant knowledge to be considered a ‘fit and proper person’ to act as scheme administrator. I am aware of the duties involved and I am capable of competently performing the scheme administrator’s responsibilities.

I do apologise for the wording used in my previous letter regarding the reason for appointment of scheme Practitioner. I do consider such appointment, but this is in order to provide assistance with administration of the scheme or to advise of any changes in legislation relevant to the administration of the scheme.

William Voegt of Liongate Wealth, Heron Tower, 110 Bishopsgate, London, EC2N 4AY will be providing financial advice in respect of scheme investments. Liongate Wealth is an appointed representative of Openwork Limited which is authorised and regulated by the Financial Services Authority.

Based on the above information I would like you to reconsider your decision. Should you require any further information in order to do so, please advise me accordingly.

Yours faithfully

**Ian Gough-Williams**

**Pension Scheme Administrator**