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 am a ‘fit and proper person’ to act as scheme administrator. I am aware of the duties involved which are published and I have declared to adhere to and fulfill.

I do apologise for the wording used in my previous letter regarding the reason for appointment of scheme Practitioner. I will consider such an appointment, but this does not replace or delegate my ability to acts as a trustee and registered administrator. Furthermore, my financial advisor William Voegt of Liongate Wealth, Heron Tower, 110 Bishopsgate, London, EC2N 4AY will provide regulated advice, who is an appointed representative of Openwork Limited and authorised and regulated by the Financial Services Authority under reference number 216082.

Based on the above information I would like you to reconsider your decision.

Yours faithfully

**Ian Gough-Williams**

**Pension Scheme Administrator**