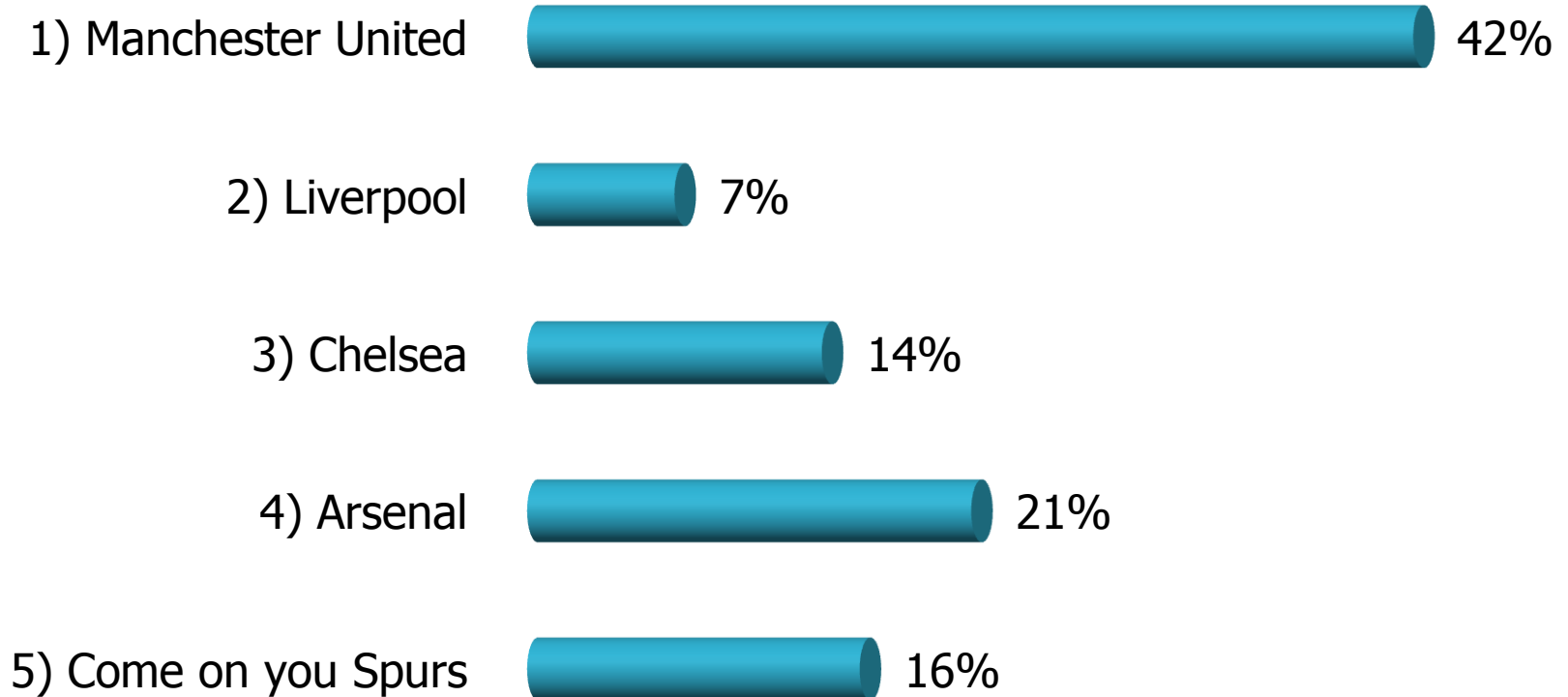


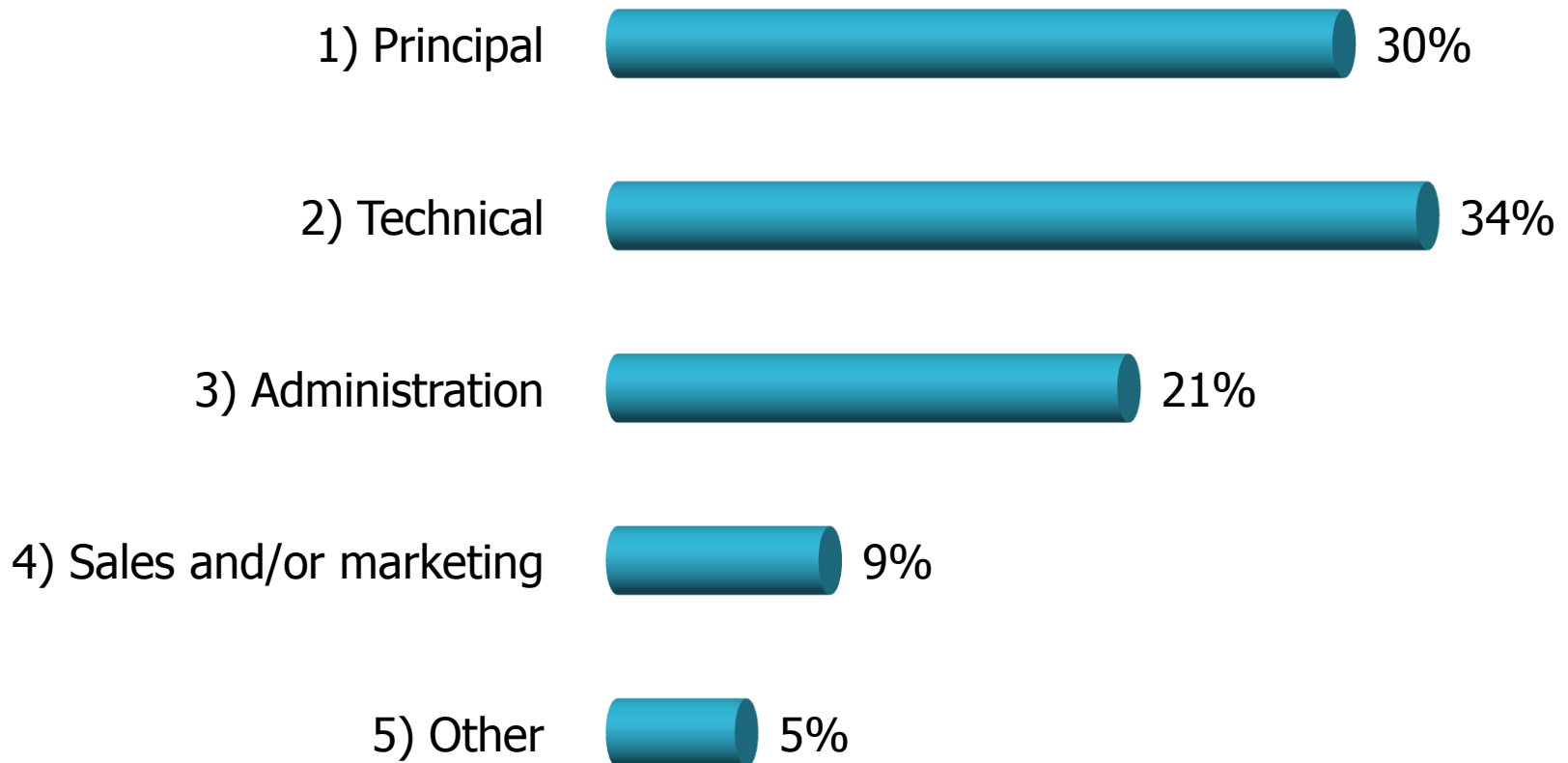
AMPS voting

Test Question) - Which one of these teams is most likely to win the league?

10



Question? - What is your personal role within your firm



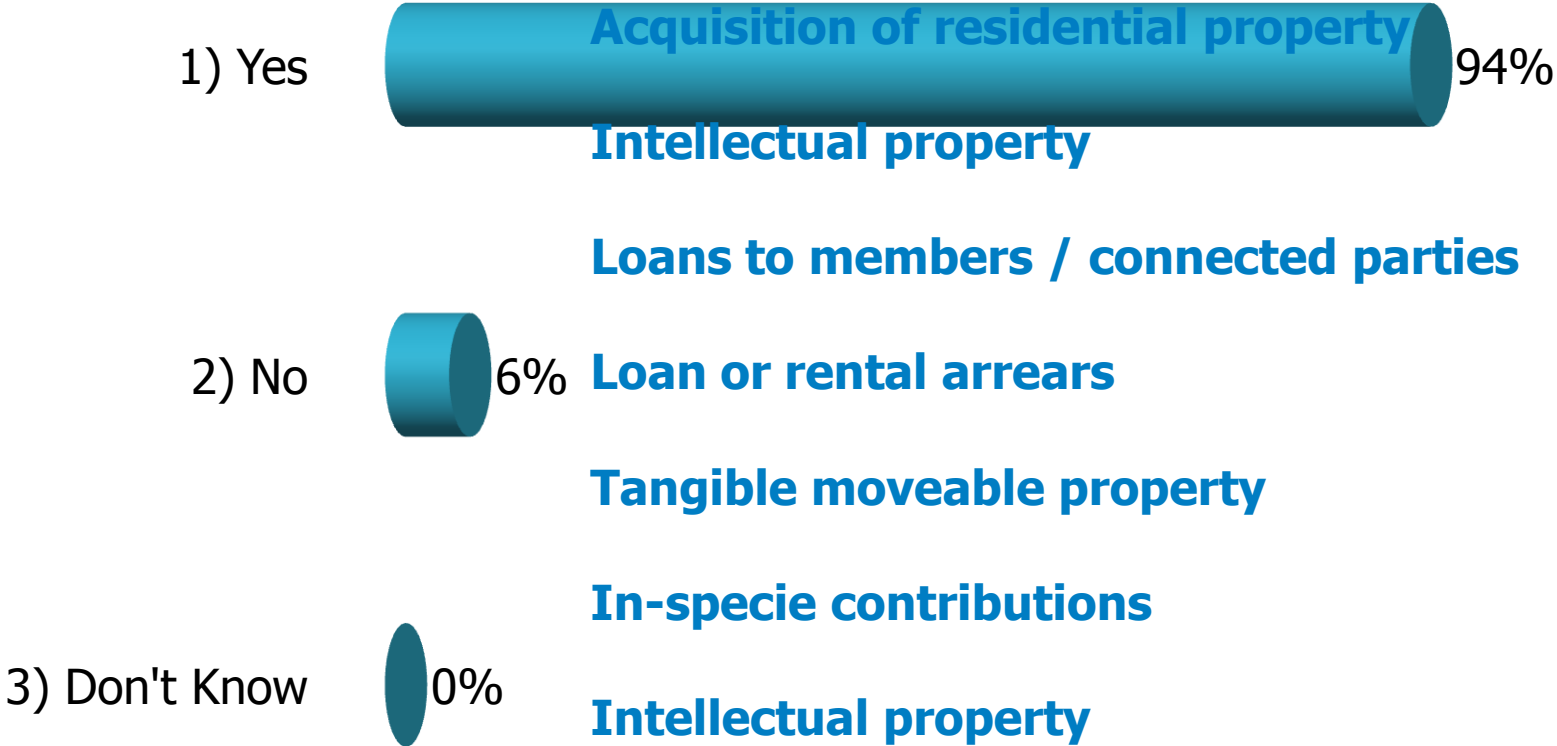
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10

**Karen Secker
MC Trustees**

Do you have processes in place for identifying when the following types of transaction have been made?



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**Andy Hay
and
Sharon Sullivan**

CB Richard Ellis Ltd



Do you feel your credit control process is commercial robust?

1) Yes



2) No



Do you feel your credit control process is commercial robust?

1) Yes



2) No



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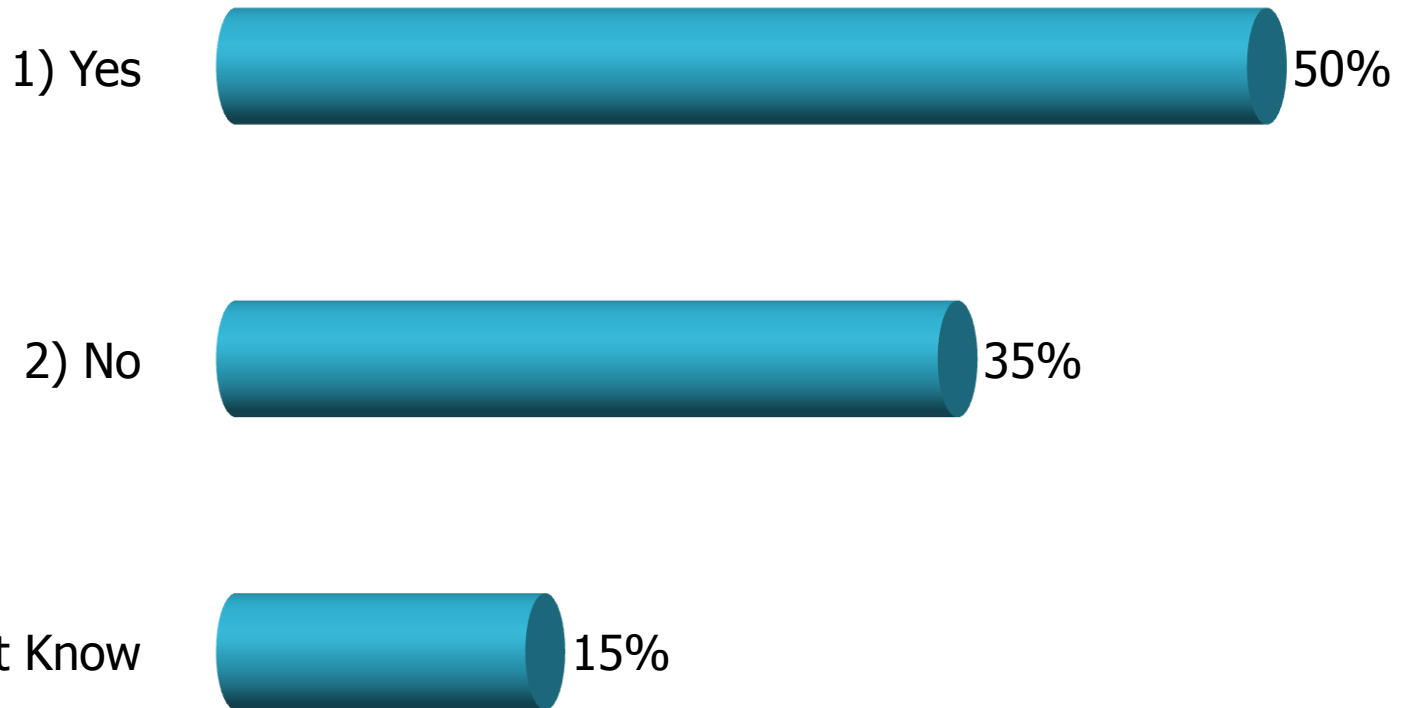
Mike Norris

MDP Pensions

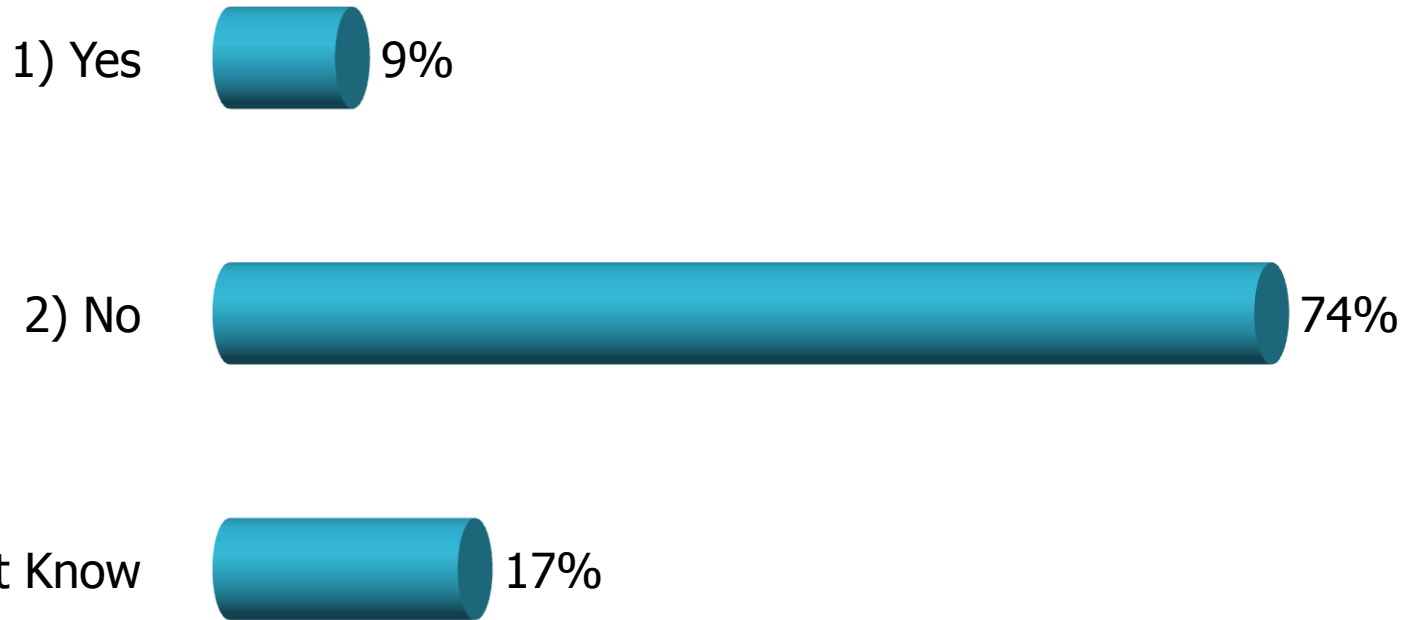


Does anyone hold residential property in their Pension Funds?

10



Does anyone hold storm damaged property or property pre December 2005 that cannot be improved and is very difficult to sell?



So would this property be an acceptable investment?

1) Yes 33%

A horizontal bar chart with three bars. The top bar is teal and represents 'Yes' at 33%. The middle bar is teal and represents 'No' at 24%. The bottom bar is teal and represents 'Don't Know' at 43%. The bars are 3D-style cylinders.

2) No 24%

A horizontal bar chart with three bars. The top bar is teal and represents 'Yes' at 33%. The middle bar is teal and represents 'No' at 24%. The bottom bar is teal and represents 'Don't Know' at 43%. The bars are 3D-style cylinders.

3) Don't Know 43%

A horizontal bar chart with three bars. The top bar is teal and represents 'Yes' at 33%. The middle bar is teal and represents 'No' at 24%. The bottom bar is teal and represents 'Don't Know' at 43%. The bars are 3D-style cylinders.

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Michael Smith

AMPS Committee

Is Beachy Head Lighthouse TMP?!



10

1) Yes



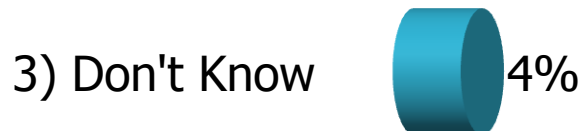
2) No



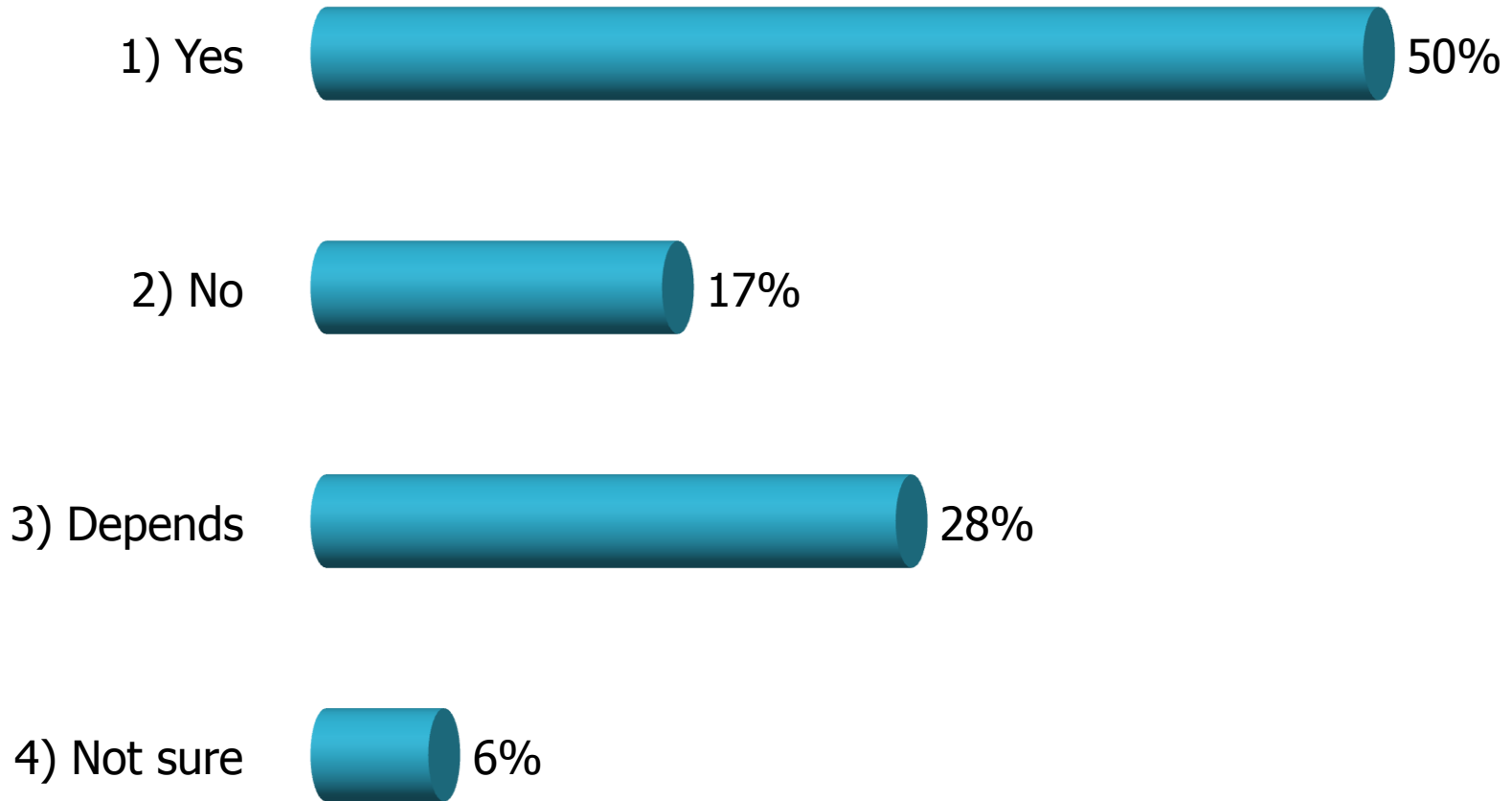
Is the Cutty Sark TMP?!



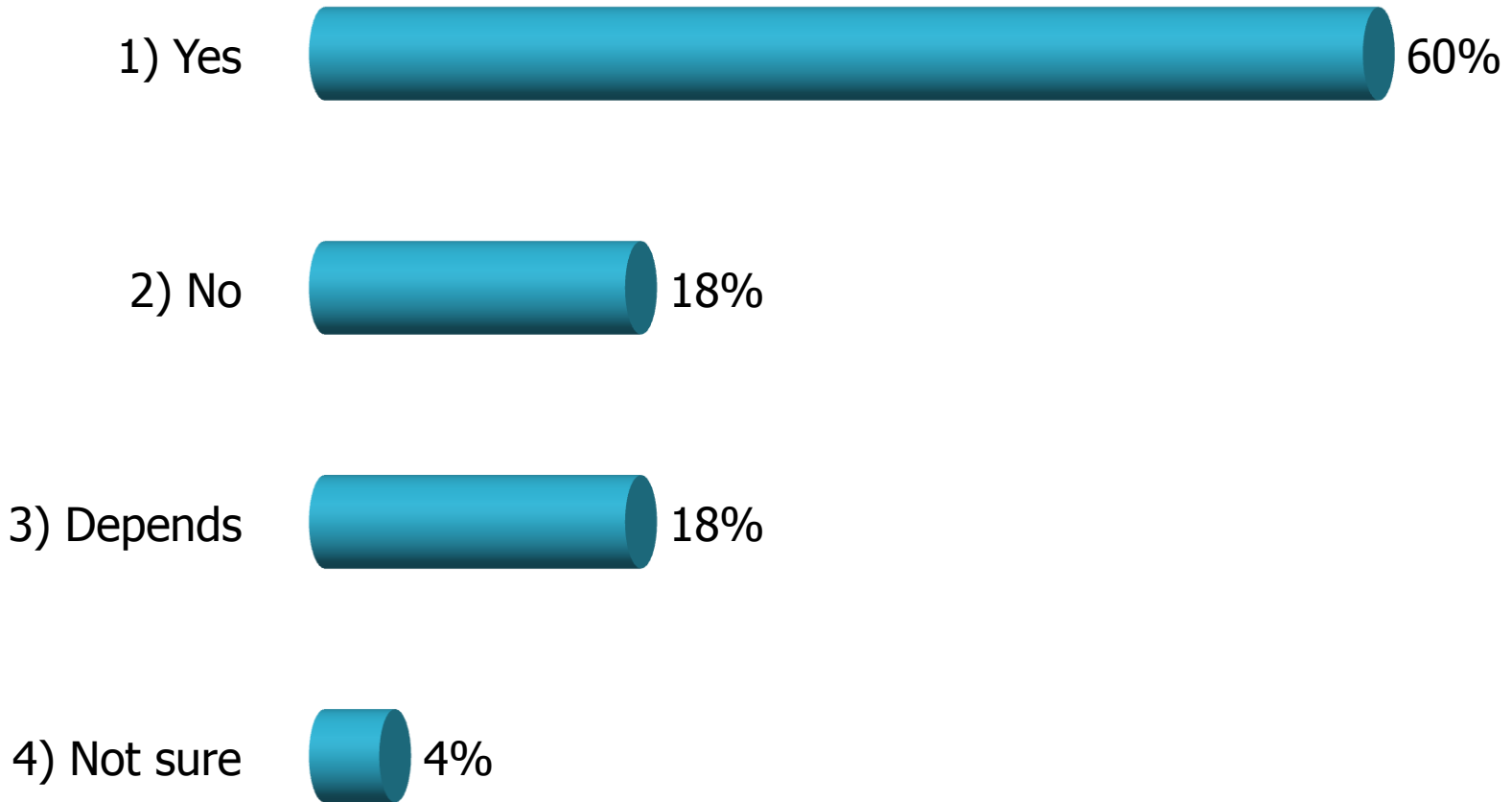
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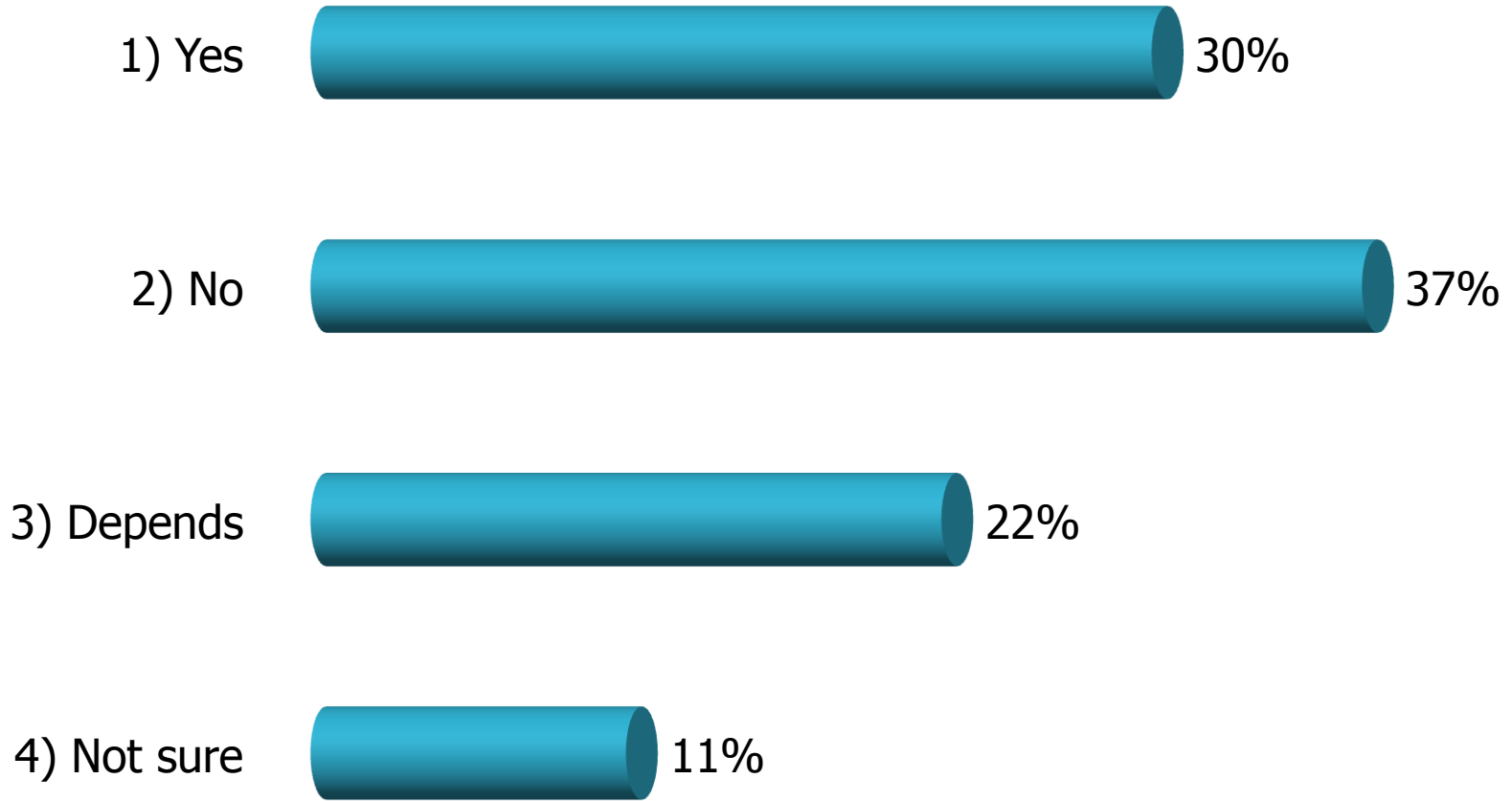
Is a wind turbine TMP? !



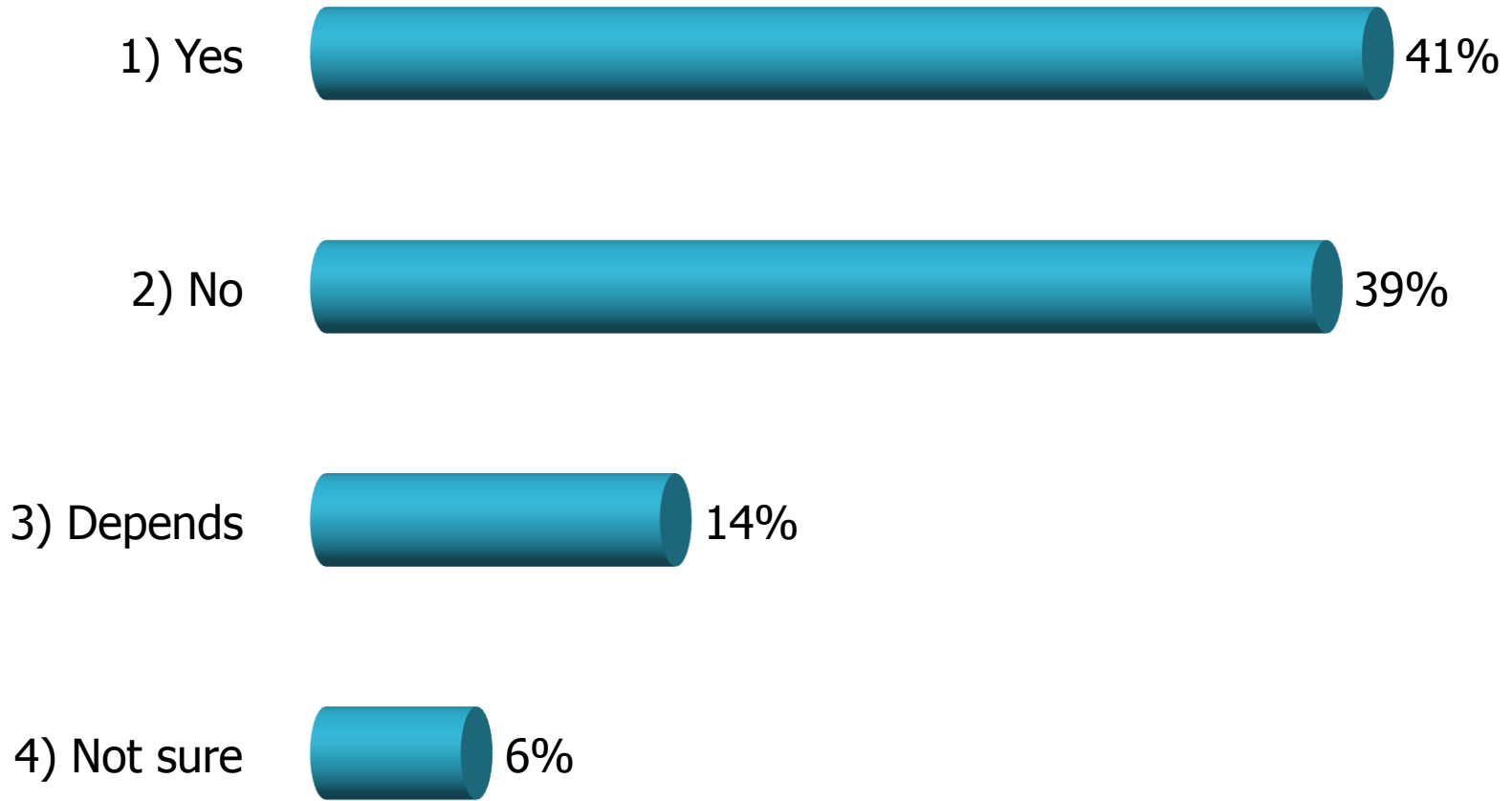
Is a solar panel TMP?



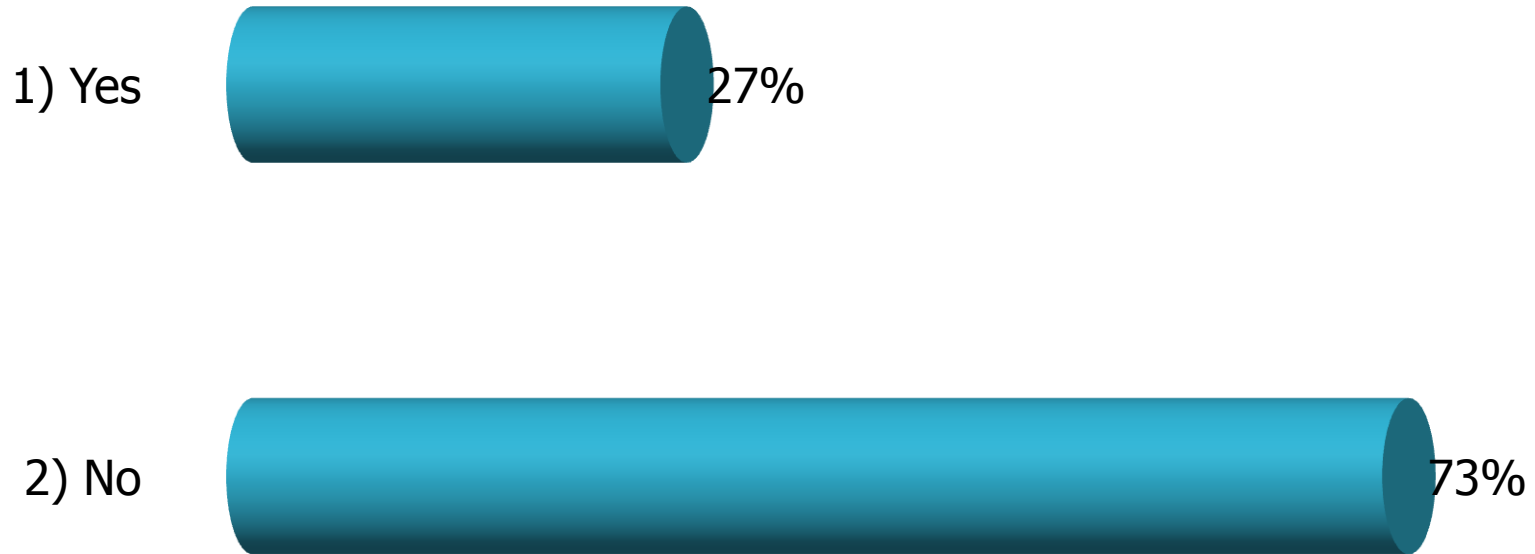
Are trees TMP?



Are carpets TMP?



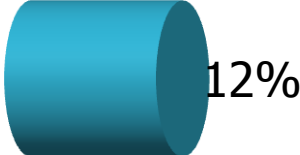
Have you allowed heavy plant and machinery investments in your SIPP / SSAS?



Do you have cases where HMRC are treating heavy plant and machinery as TMP?

10

1) Yes

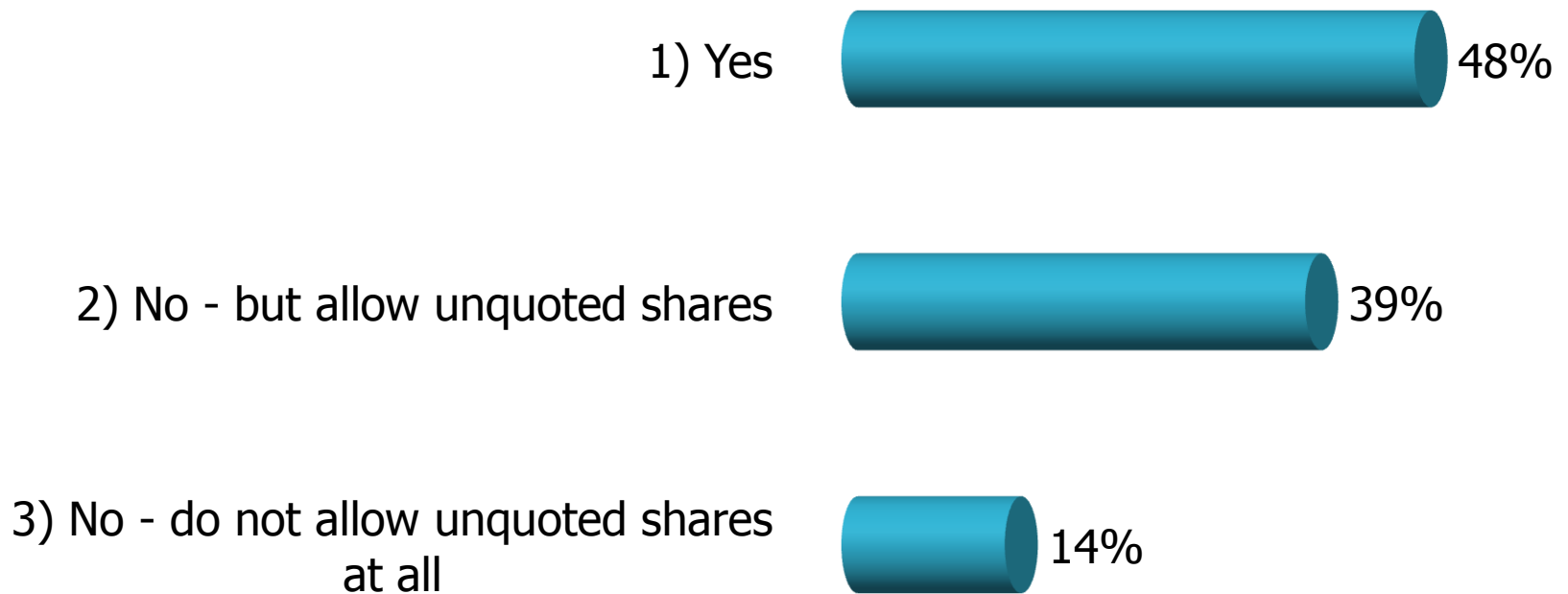


2) No



Do you allow unquoted shares in a trading company where not a GDCV?

10



Do you have cases where HMRC have pursued charges in this circumstance?

10

1) Yes



2) No



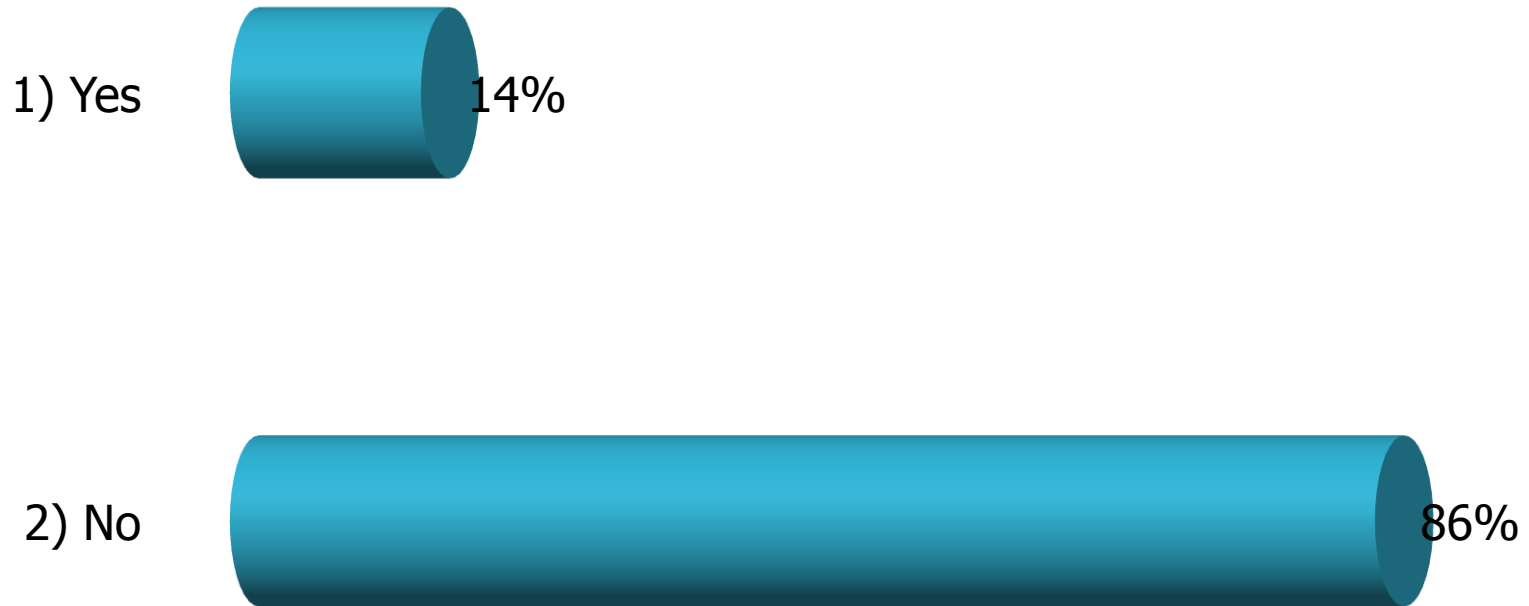
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Andrew Roberts
Barnett Waddingham LLP

HMRC RPSR Audits

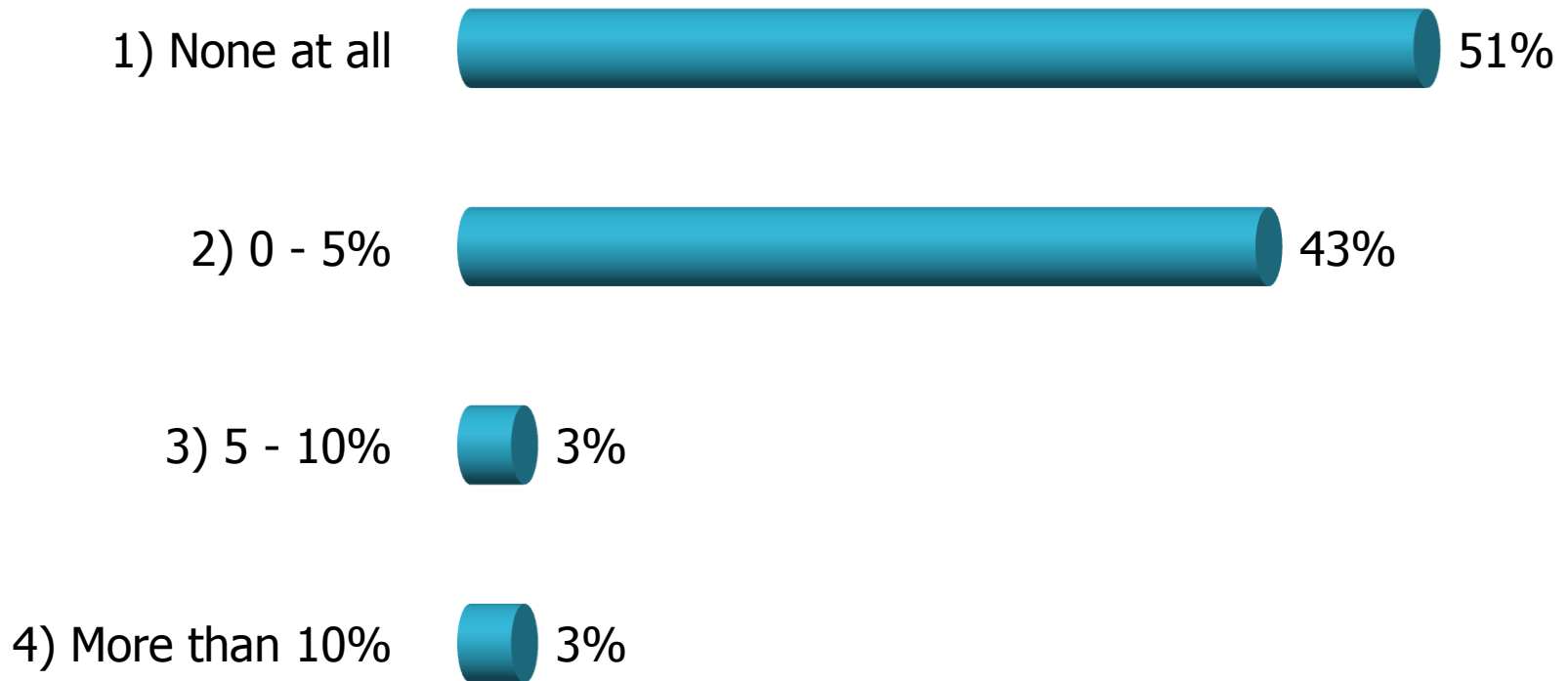


For SIPP only - Have you had an audit into you RPSR?



For SSAS only - Roughly what percentage of schemes have been selected for RPSR audits?

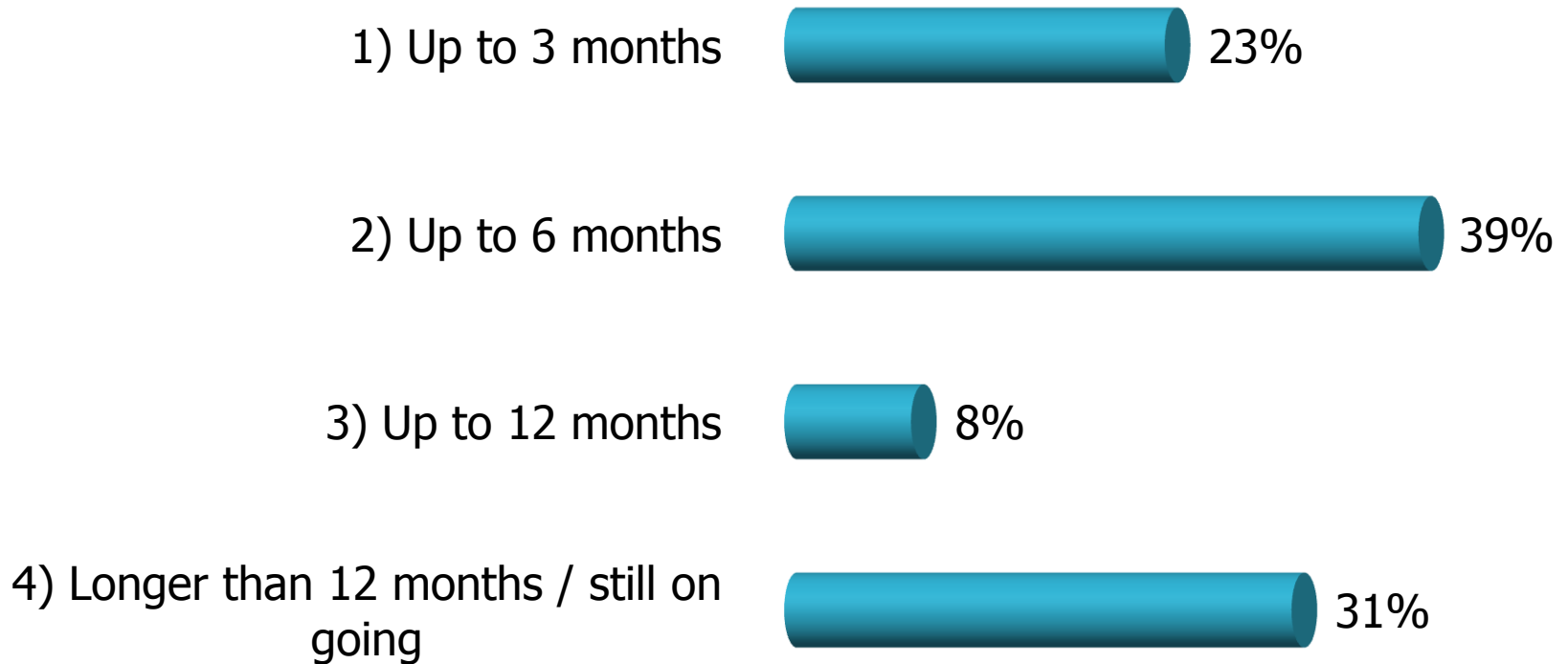
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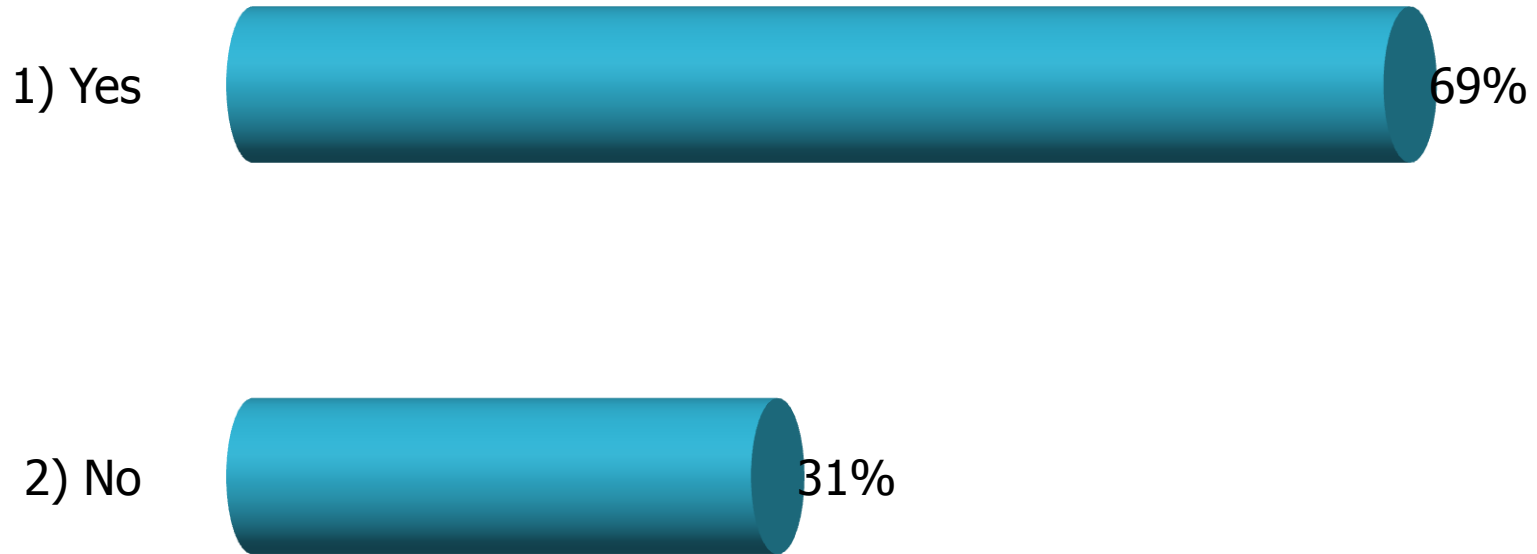
Has HMRC raised any meaningful tax assessment as a result of an audit?



For SSAS only - If you have any concluded RSPR audits, how long on average have the audits taken?



Do you think HMRC are generally selecting schemes that are higher risk?



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Robert Graves

Rowanmoor Pensions



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Michael Smith

AMPS Committee

AMPS ASSOCIATION OF
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PENSION SCHEMES

Coffee

served in the

St James 2 Room



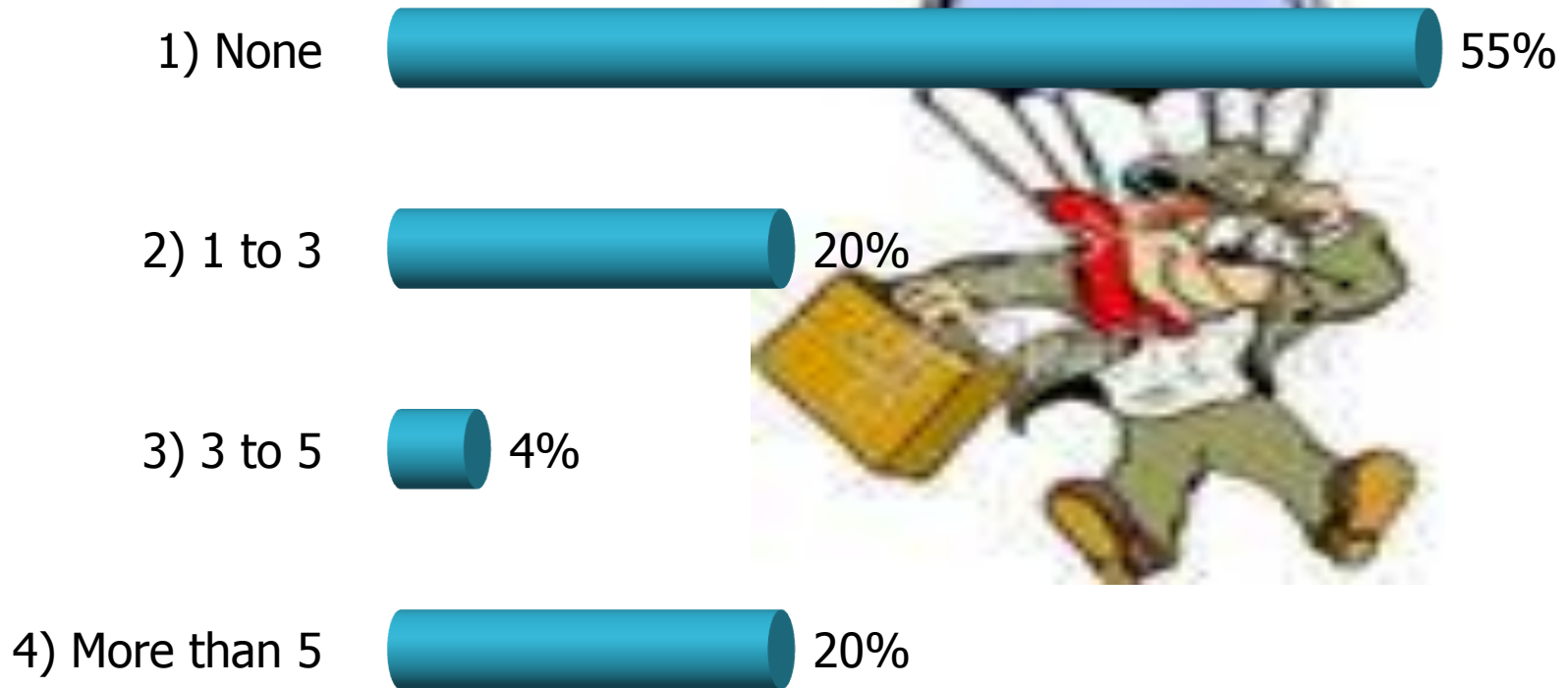
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How many under 55 cases do you think you have where PCLS paid after 5th April 2010 ?

10



Is this a significant issue ?

1) Yes



56%

2) No



44%

For those with SSAs only, do you have existing cases with legal charges on taxable property?

10

1) Yes



66%

2) No



34%

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&

Robert Graves



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Coffee

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St James 2 Room



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Neil MacGillivray
Head of Technical Support

James Hay Partnership



Is a recovery charge at 55% a reasonable rate?

1) Yes



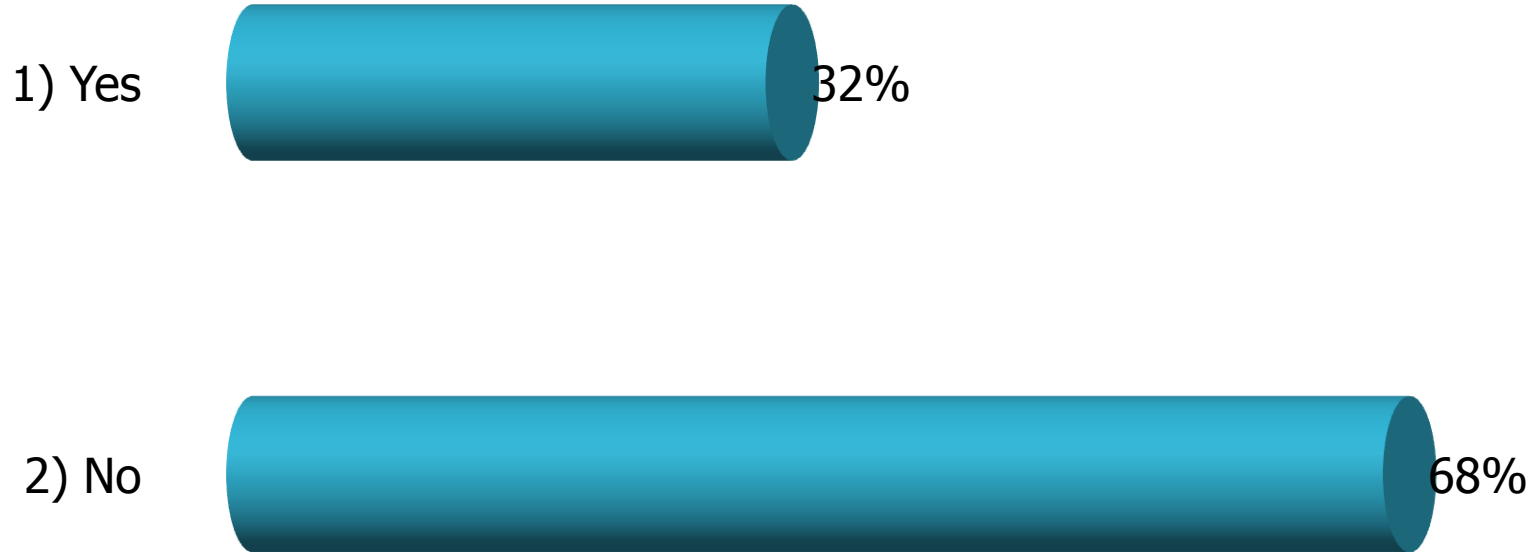
50%

2) No



50%

Do you think 55% recovery charge makes pensions less attractive?



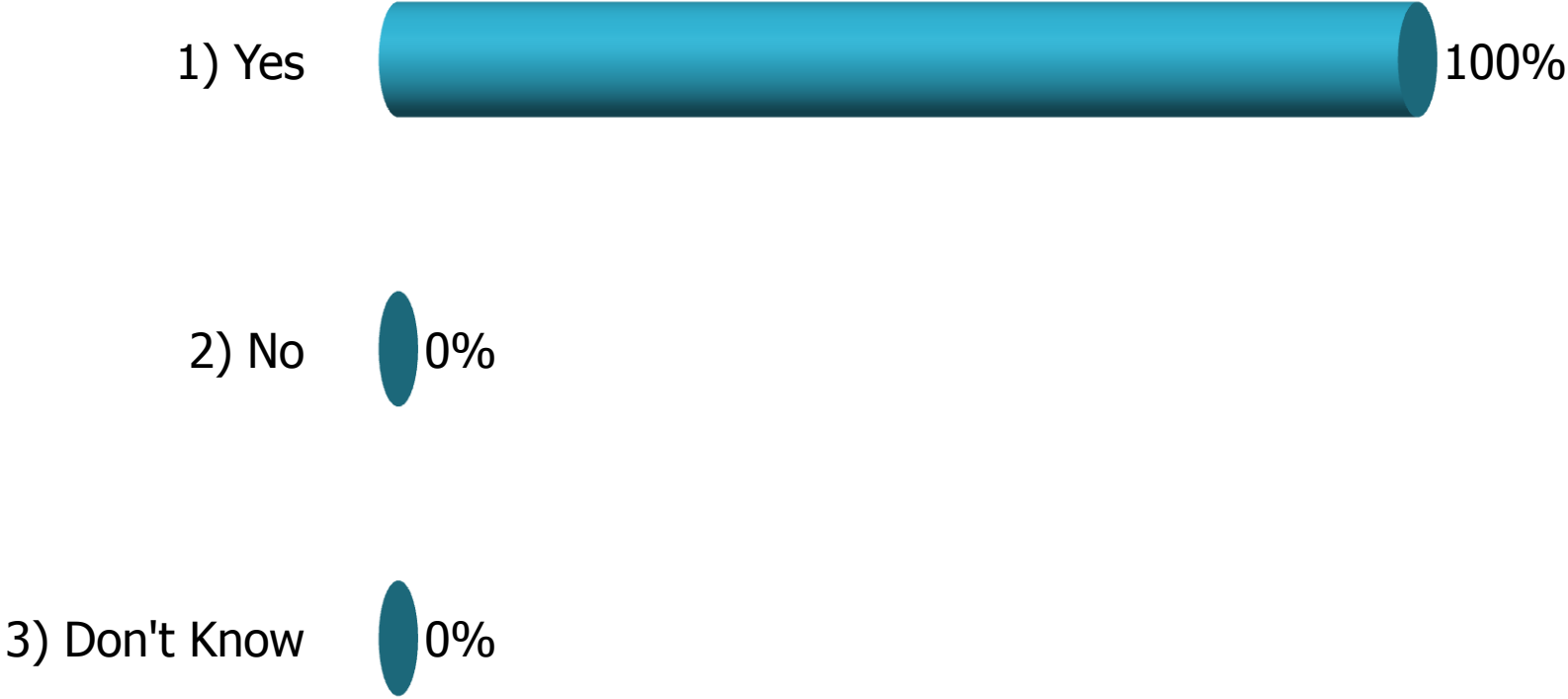
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Tony Moore

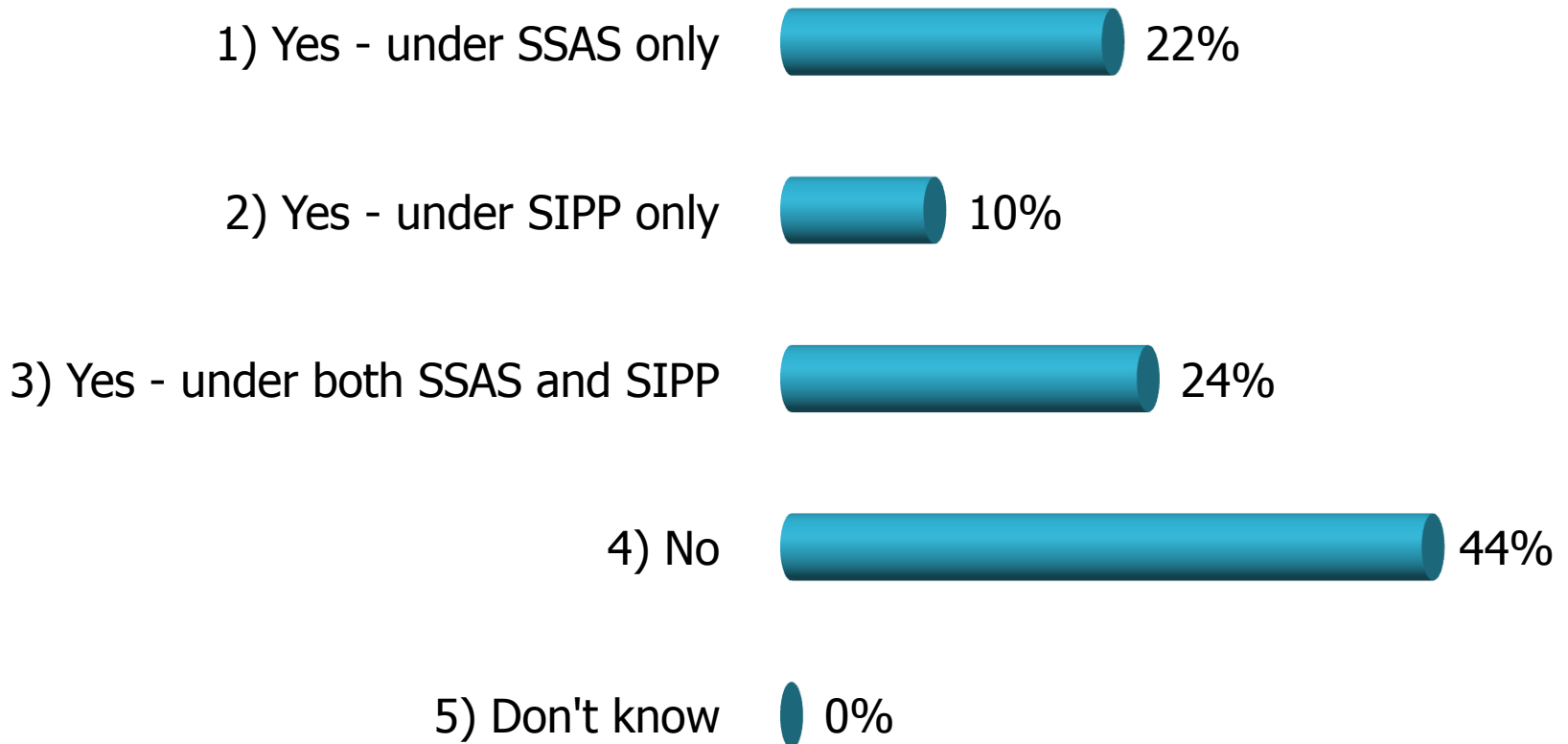


Is your firm going to offer Flexible Drawdown to clients?

10

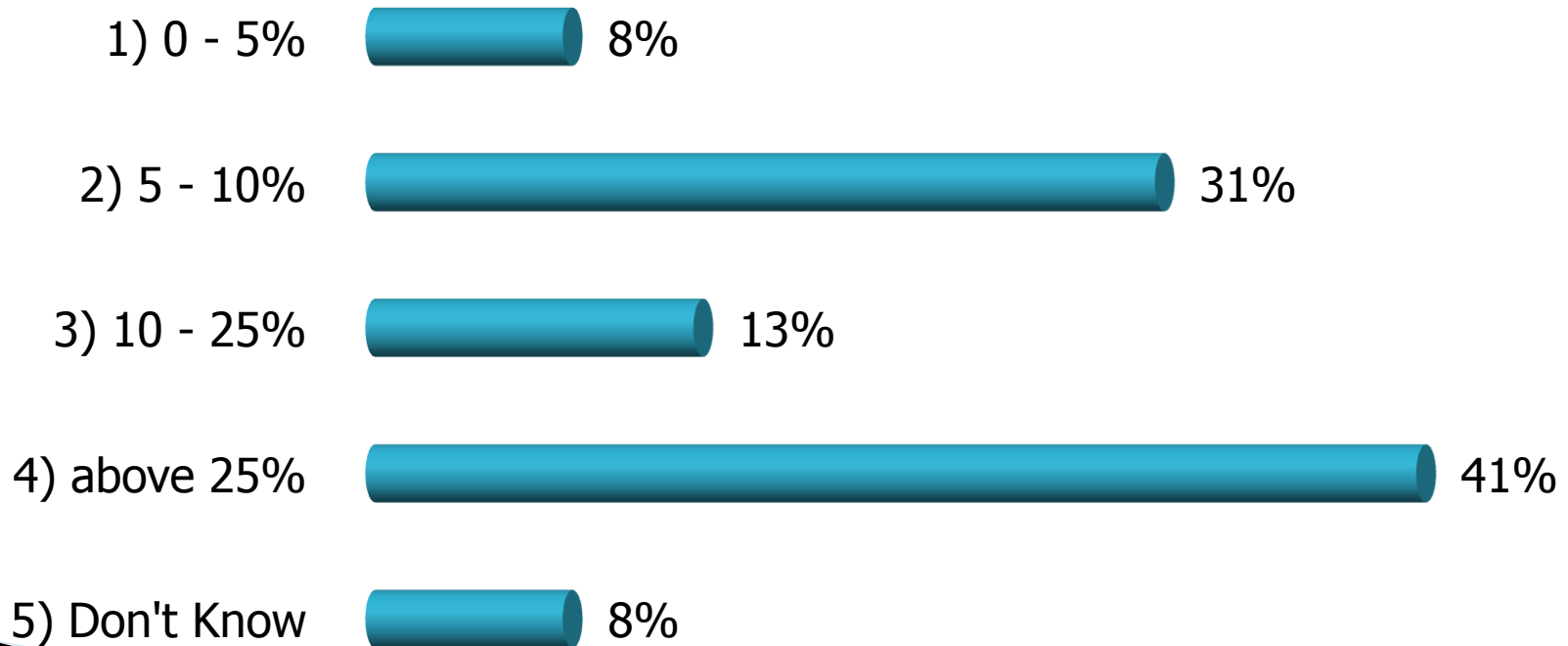


Does your firm offer scheme pensions to clients?



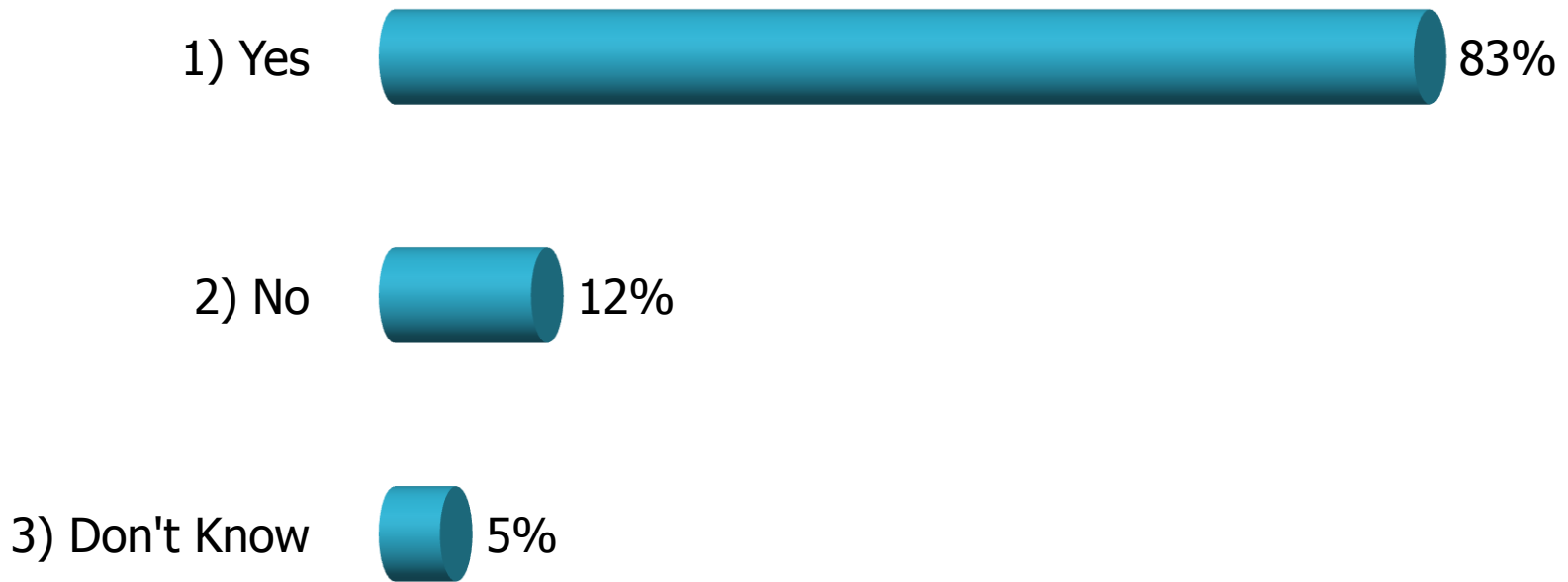
For those firms that will offer Flexible Drawdown, what percentage of customers will have sufficient funds to make it viable?

10



Do you believe that a scheme pension from a SSAS or SIPP is a viable method of securing the MIR?

10



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Andrew Roberts

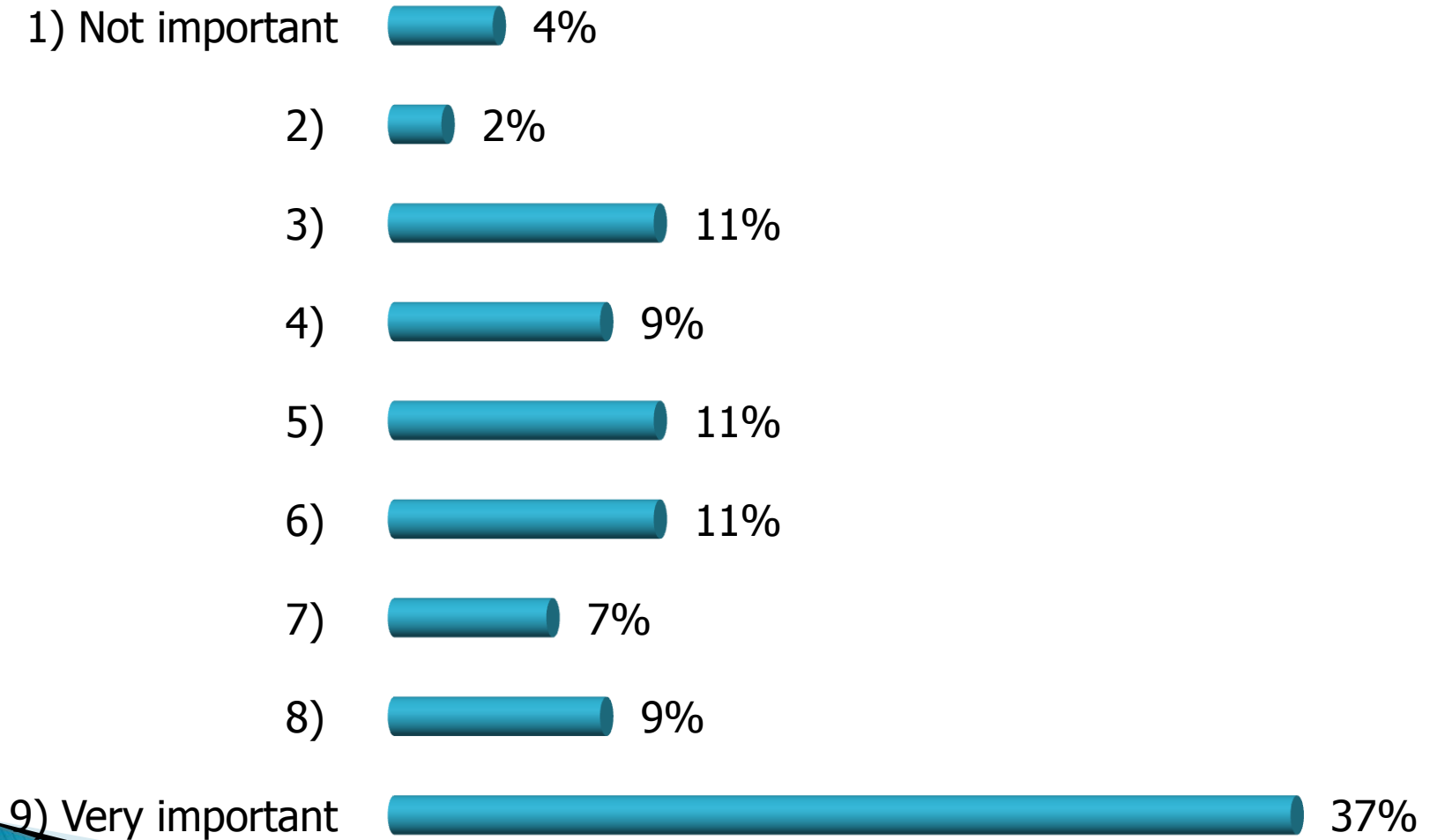
Barnett Waddingham LLP



Question) Transfer of 120% GAD



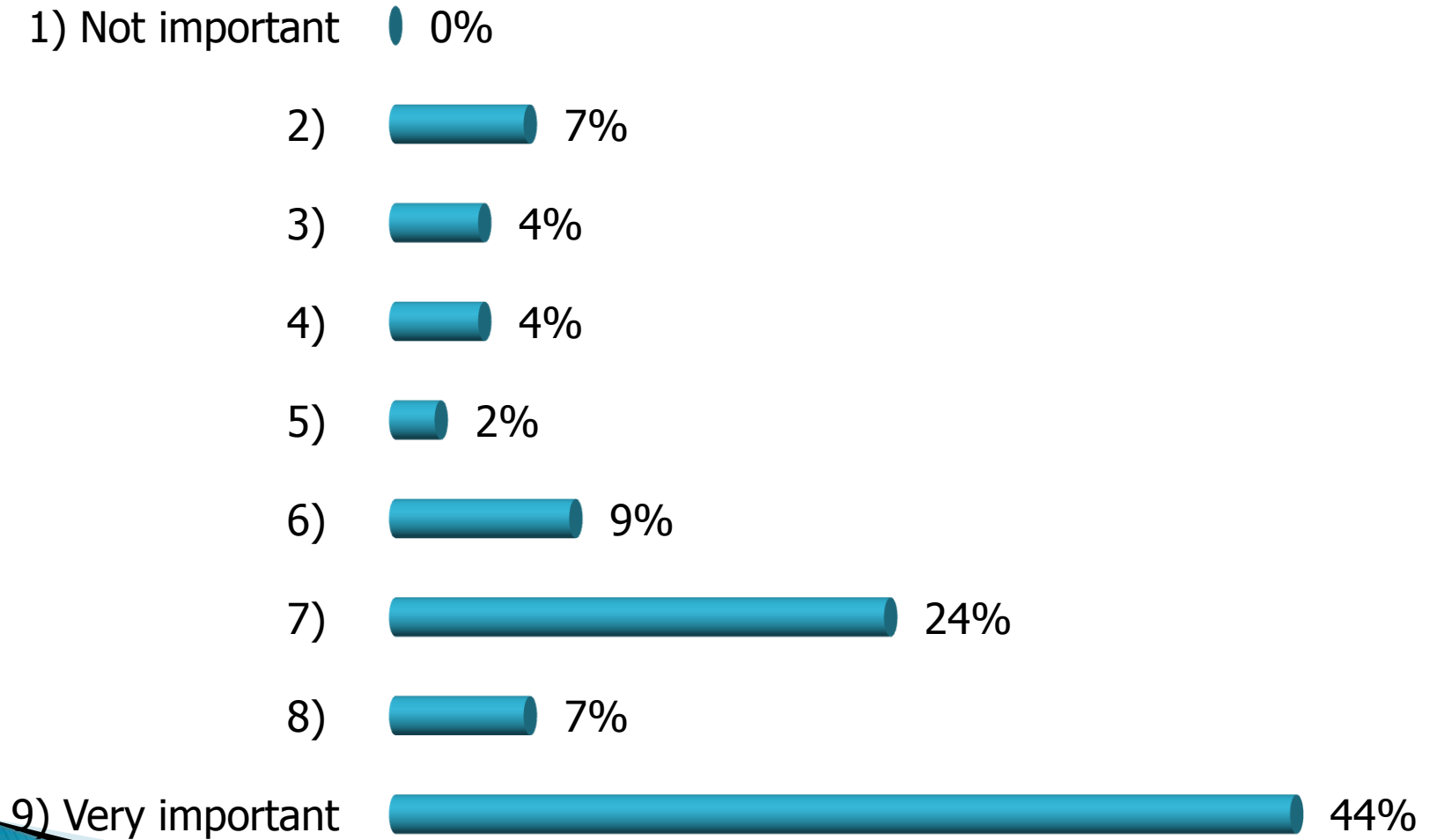
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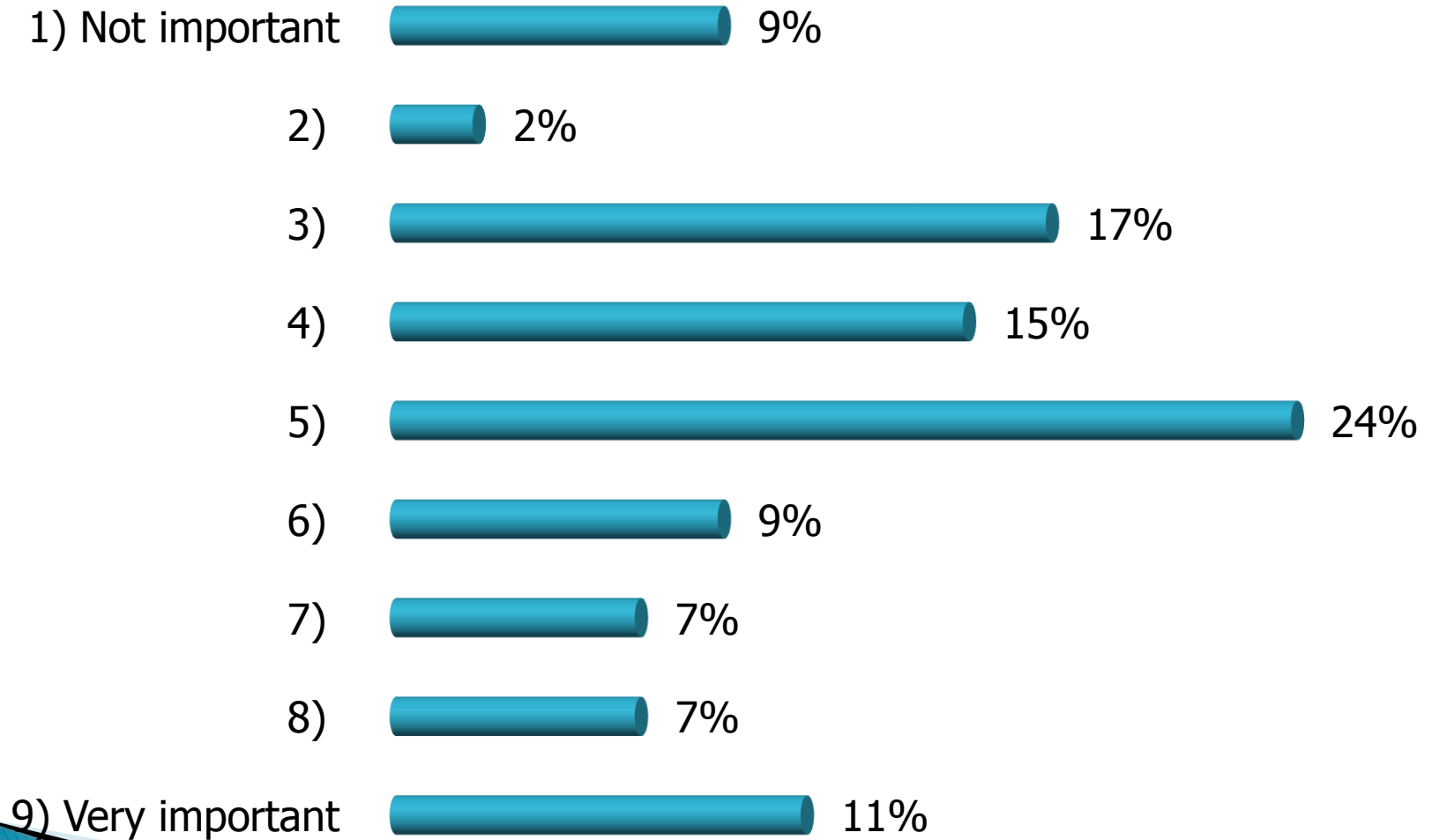
Question) TMP clarity



10



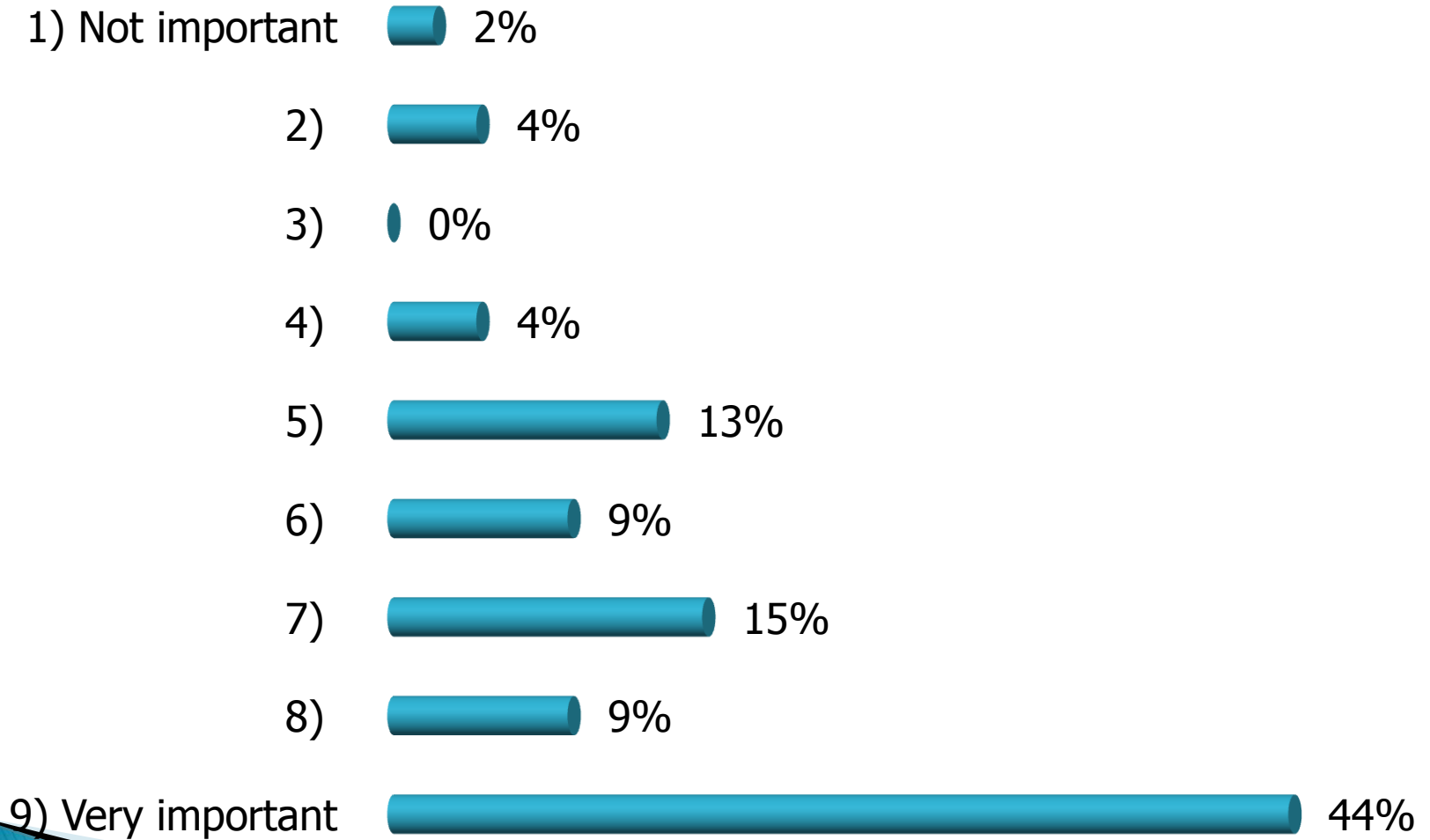
Question) SSC interest



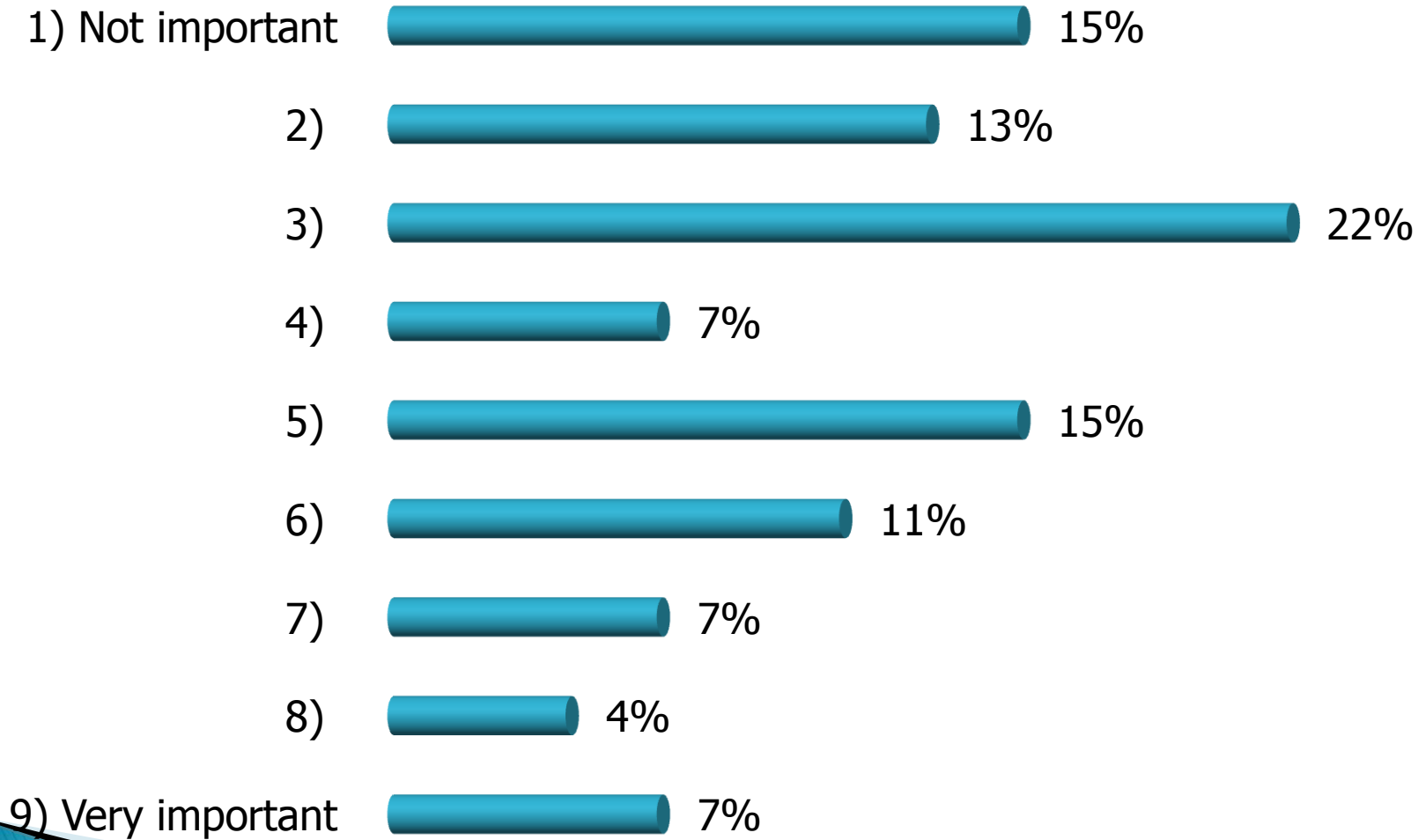
Question)



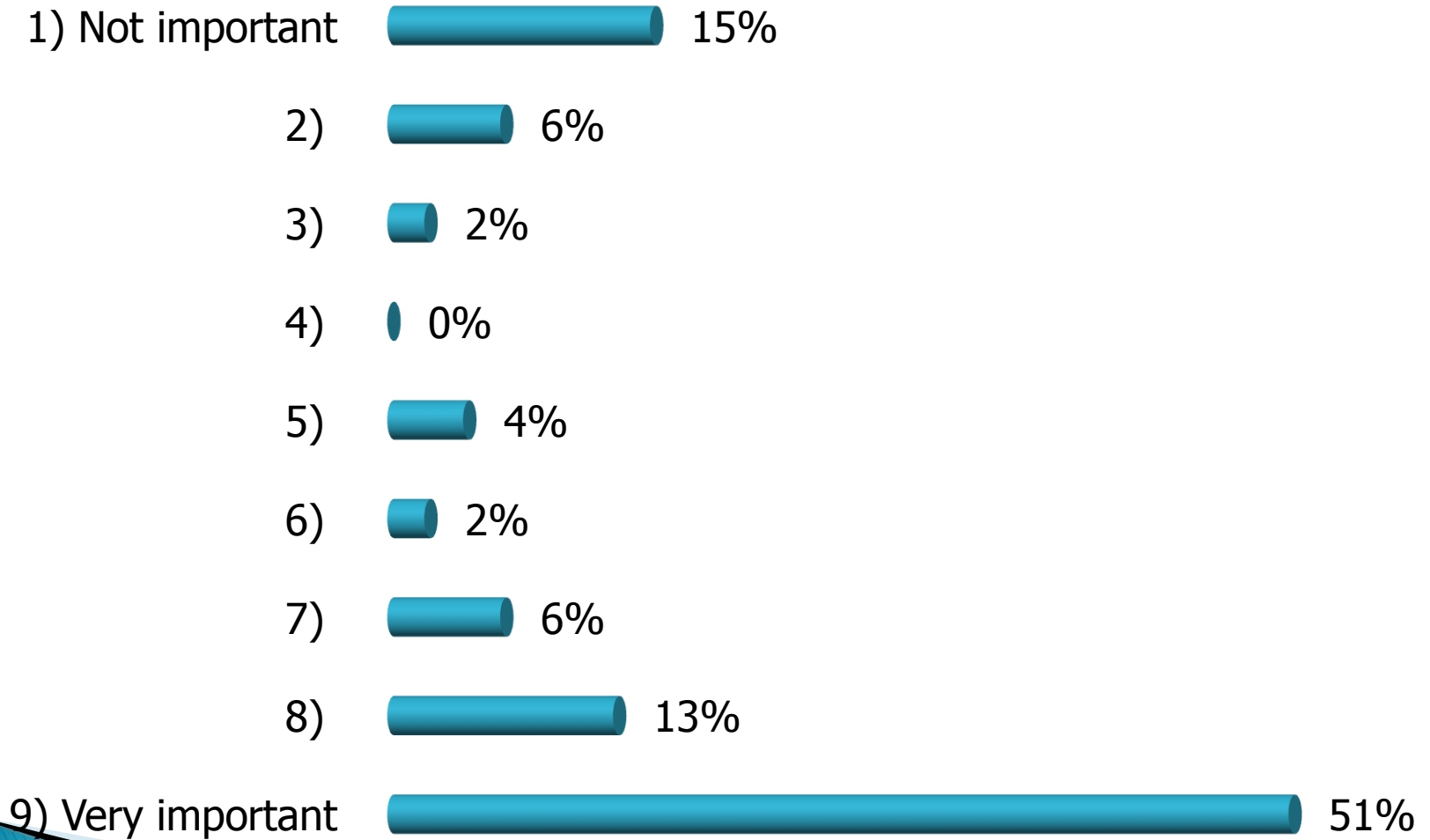
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Question)



Question)



10