



Pinsent Masons

By Email and Post

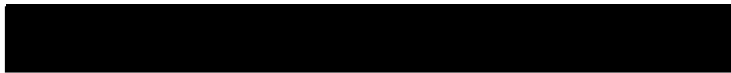
The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW



@pinsentmasons.com

20 September 2013

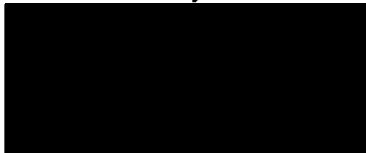
Dear Sirs



We refer to the trial, which is due to resume on 2 October 2013 for two days, and the doctrine of sham as referred to in your Counsel's skeleton argument.

To assist with preparation for the final days of the trial, we should be grateful if you would clarify by close of business on Tuesday 24 September 2013 whether or not you intend to proceed with pursuing the sham argument in the existing proceedings.

Yours faithfully



for Pinsent Masons LLP

Pinsent Masons LLP

30 Crown Place Earl Street London EC2A 4ES

T +44 (0) 20 7418 7000 F +44 (0) 20 7418 7050 DX 157620 Broadgate

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From: [REDACTED] [Dalriada]
To: [REDACTED]
Subject: [REDACTED]
Date: 01 October 2013 17:58:16

Good afternoon [REDACTED]

Further to our telephone conversation, please see below dates the first transfer came into each Scheme.

[REDACTED]

I trust this is satisfactory, but please feel free to contact me should you require anything further.

Kind regards

[REDACTED]

[REDACTED]



Chamber of Commerce House
22 Great Victoria Street, Belfast, BT2 7BA
Tel: +44 (0) 2890412018
Fax: +44 (0) 2890412001

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From: [REDACTED]
To: [REDACTED] <[REDACTED]@dalriadatrustees.co.uk>
Cc: [REDACTED]
Subject: FW: [REDACTED]
Date: 24 October 2013 09:36:36
Attachments: [REDACTED]

Thanks so much [REDACTED]

Kind regards

[REDACTED]

From: [REDACTED]
Sent: 23 October 2013 18:18
To: [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]

[REDACTED]

Please find attached the membership numbers for the [REDACTED]. If you require any further information please do not hesitate to contact me.

Kind regards

[REDACTED]

[REDACTED]

[REDACTED]



[REDACTED]

4 West Regent Street, Glasgow, G2 1RW

Tel: +44 (0) 1413311053

Fax: +44 (0) 1413326360

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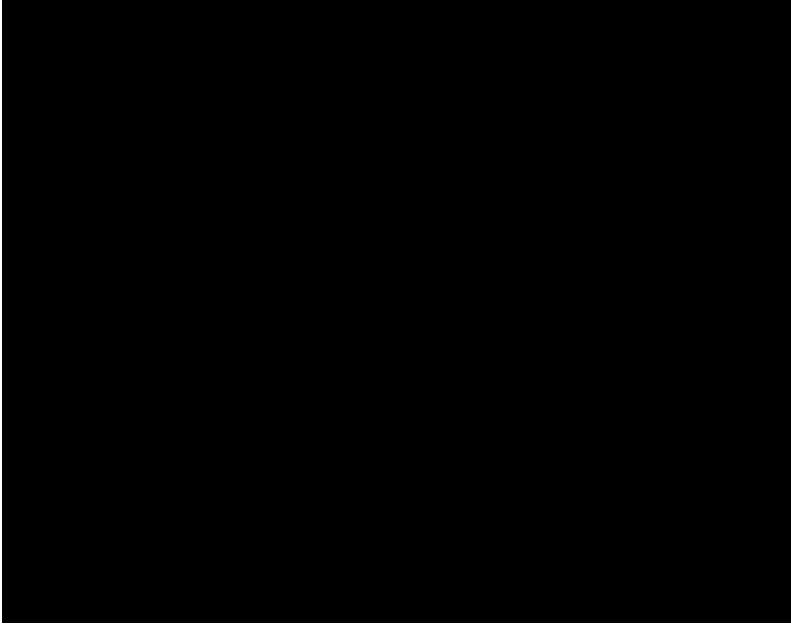
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Pinsent Masons

By Email

Determinations Panel
The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW



@pinsentmasons.com

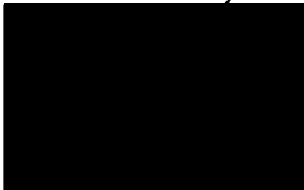
11 November 2013

Dear Sirs



Please find enclosed Dalriada Trustees Limited's representations together with attachments (as detailed at paragraph 5).

Yours faithfully



for Pinsent Masons LLP

Pinsent Masons LLP

30 Crown Place Earl Street London EC2A 4ES

T +44 (0) 20 7418 7000 F +44 (0) 20 7418 7050 DX 157620 Broadgate

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From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: Dalriada Trustees Limited [REDACTED]
Date: 18 November 2013 15:22:12
Attachments: [REDACTED]

Dear [REDACTED]

Please find attached the Order of [REDACTED] dated 21 October 2013.

An original copy has been sent to you today by post.

Kind regards

[REDACTED]

[REDACTED]

for Pinsent Masons LLP

[REDACTED] [@pinsentmasons.com](mailto:[REDACTED]@pinsentmasons.com)
www.pinsentmasons.com www.Out-Law.com

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Pinsent Masons

By Post and Email

[REDACTED]
The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW

[REDACTED]

[REDACTED]

[REDACTED]@pinsentmasons.com

18 November 2013

Dear [REDACTED]

[REDACTED]
I write further to the hearing of the above claim. Please find enclosed, by way of service, the Order of [REDACTED] dated 21 October 2013

Yours sincerely

[REDACTED]
for Pinsent Masons LLP

Enc

Pinsent Masons LLP

30 Crown Place Earl Street London EC2A 4ES

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From: [REDACTED]
To: [REDACTED]
Subject: [REDACTED]
Date: 29 November 2013 17:28:43
Attachments: [REDACTED]

From: [REDACTED] [Dalriada] [mailto:[REDACTED]@dalriadatrustees.co.uk]
Sent: 11 November 2013 13:11
To: [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]

[REDACTED]

Please find attached the Representations from Dalriada Trustees for the [REDACTED]. I am afraid [REDACTED] is ill at present and unavailable, if you require any further information please do not hesitate to contact me.

I have used the [REDACTED] password.

Kind regards

[REDACTED]

[REDACTED]

[REDACTED]



[REDACTED]

4 West Regent Street, Glasgow, G2 1RW

Tel: +44 (0) 1413311053

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From: [REDACTED]
To: [REDACTED] @the pensionsregulator.gsi.gov.uk
Cc: [REDACTED]
Subject: [REDACTED]
Date: 10 March 2014 18:11:34

Dear [REDACTED]

We were wondering if you could provide us with a brief update on these proceedings following the hearing that took place this morning before [REDACTED].

Kind regards

[REDACTED]

[REDACTED]

for Pinsent Masons LLP

[REDACTED] @pinsentmasons.com
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From: [REDACTED]
To: [REDACTED] [Dalriada]
Subject: [REDACTED]
Date: 31 July 2014 13:39:00
Attachments: [REDACTED]

[REDACTED]

Please can I speak with you or another available colleague this afternoon to discuss contact we have received from a member of the Rotinar Scheme, [REDACTED].

Many thanks.

[REDACTED]

[REDACTED]
Senior Case Manager
[REDACTED]
[REDACTED]

www.thepensionsregulator.gov.uk

www.trusteetoolkit.com (Free, online learning for trustees)

☒ Napier House, Trafalgar Place, Brighton BN1 4DW

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From: [REDACTED] [Dalriada] [REDACTED]@dalriadatrustees.co.uk]
Sent: 29 July 2014 09:55
To: [REDACTED]
Cc: [REDACTED]
Subject: RE: [REDACTED]

[REDACTED]

Please find attached the requested announcements.

If you require anything additional, please do not hesitate to contact me.

Kind Regards

[REDACTED]

[REDACTED]

[REDACTED]



[REDACTED]

Chamber of Commerce House
22 Great Victoria Street, Belfast, BT2 7BA

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From: [REDACTED]@thepensionsregulator.gsi.gov.uk]
Sent: 28 July 2014 16:10
To: [REDACTED] [Dalriada]
Cc: [REDACTED]
Subject: [REDACTED]
Importance: High

[REDACTED]

In [REDACTED] absence, I would appreciate it if you could send me a copy of all the newsletters that have been sent to date since Dalriada's appointment on the above schemes since [REDACTED]. TPR has been contacted by a member of one of the [REDACTED] and I want to ensure before TPR responds that I know what they have been told to date by Dalriada.

Many thanks.

[REDACTED]

[REDACTED]
Senior Case Manager
[REDACTED]
[REDACTED]

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From: [REDACTED]
To: [REDACTED] [Dalriada]
Cc: [REDACTED]
Subject: [REDACTED]
Date: 07 August 2014 09:36:07
Importance: High

[REDACTED]

I understand that you are not in the Belfast office today but actually in London today attending meetings.

I would be grateful if you could call me for a quick chat ref above.

Regards

[REDACTED]

[REDACTED]
Senior Case Manager
[REDACTED]
[REDACTED]

www.thepensionsregulator.gov.uk

www.trusteetoolkit.com (Free, online learning for trustees)

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<http://www.thepensionsregulator.gov.uk/docs/fair-processing-notice.pdf>

From: [REDACTED]
To: [REDACTED] [Dalriada]
Cc: [REDACTED]
Subject: [REDACTED]
Date: 13 August 2014 07:50:50
Attachments: [REDACTED]

[REDACTED]

Many thanks for the information below and attached.

I will respond to [REDACTED] by letter later today and will copy Dalriada in too. I would appreciate it if you could just confirm the date of the last letter to [REDACTED] following [REDACTED] complaint, as the table below says date of letter [REDACTED], the letter says [REDACTED] and the date on the zip file says [REDACTED].

Regards

[REDACTED]

[REDACTED]
Senior Case Manager
[REDACTED]
[REDACTED]

www.thepensionsregulator.gov.uk

www.trusteetoolkit.com (Free, online learning for trustees)

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From: [REDACTED]@dalriadatrustees.co.uk]
Sent: 12 August 2014 18:12
To: [REDACTED]
Subject: [REDACTED]

[REDACTED]

Further to our call yesterday, I have set out below a summary of our communication with [REDACTED] and, also, attached copies of some pertinent correspondence being a note of a call and follow up e-mail from [REDACTED] [REDACTED] and a subsequent letter of complaint in [REDACTED] and our response.

[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

[REDACTED]



[REDACTED]

Chamber of Commerce House
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Fax: +44 (0) 2890412001

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From: [REDACTED] [Dalriada]
To: [REDACTED]
Cc: [REDACTED]
Subject: RE: [REDACTED]
Date: 13 August 2014 14:37:38
Attachments: [REDACTED]

[REDACTED]

Just further to our call, to confirm in the previous exchanges with [REDACTED] we had confirmed to him that he was a member of the Scheme and that his money was held in cash.

This was the crux of the call [REDACTED] had with [REDACTED] on [REDACTED] [REDACTED] and the follow up letter sent on the [REDACTED] [REDACTED].

I've attached a note of the call [REDACTED] then had with [REDACTED] on the [REDACTED] [REDACTED] which also confirmed this point.

I appreciate I didn't include this previously.

Finally, just on the date point, the letter would have been issued on 9th July (it looks like [REDACTED] pdf'd the Word version for me which included the date automatically re-setting to the current date! Apologies).

I look forward to seeing a copy of the final letter to [REDACTED], if this is possible.

Regards,

[REDACTED]

[REDACTED]

[REDACTED]



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From: [REDACTED]@thepensionsregulator.gsi.gov.uk]
Sent: 13 August 2014 09:37
To: [REDACTED] [Dalriada]
Cc: [REDACTED]
Subject: [REDACTED]

Further to my earlier email I was wondering if you could call me to discuss below.

On reading all the exchanges I note that [REDACTED] accepts that [REDACTED] has been told by Dalriada that [REDACTED] is a member of the Rotinar scheme and that funds are held in cash.

Whilst Dalriada's email and letter exchanges to [REDACTED] have been relatively clear and concise as to the current position, there are two questions which [REDACTED] repeatedly asks and I think needs to be dealt with directly if we are to stop further correspondence continuing with [REDACTED].

[REDACTED]
[REDACTED]

Is it not possible to say that [REDACTED] *was received by the Rotinar scheme and is currently intact less Dalriada's fees for administering the scheme since their appointment to date (the cost of which will be shared by all scheme members)*?

I appreciate that Dalriada does explain to [REDACTED] that until the outcome of discussions with HMRC and tPR's ongoing litigation the time table of which are not under Dalriada's control and that following which costs are likely to be levied by the scheme depending on the outcomes (which all existing members will have to share the liability) transfer values cannot be provided to [REDACTED]. This response would also address the matter that there is no mention in the exchanges with [REDACTED] that Dalriada's fees for administering the scheme since the appointment will be deducted from the scheme's funds which will be taken into account when matters are finally concluded in order for transfer values to then be calculated.

I would very much like to get back to [REDACTED] later today with a response from tPR, so would really appreciate it if you are able to speak with me today.

Regards

[REDACTED]
[REDACTED]
Senior Case Manager

[REDACTED]
[REDACTED]

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From: [REDACTED]
To: [REDACTED] [\[Dalriada\]](#)
Cc: [REDACTED]
Subject: FW: Announcements various
Date: 15 August 2014 07:51:17
Attachments: [REDACTED]

[REDACTED]

Thank you for your email and attachments.

It is unlikely that I will be able to look at this today as I am in meetings most of this morning and out this afternoon, but will try. Would certainly be able to do so by early Monday morning.

I note your concern with regard to the Liverpool announcement and will discuss with the case team on Monday and get back to you as soon as possible.

Regards

[REDACTED]

From: [REDACTED]@dalriadatrustees.co.uk]
Sent: 14 August 2014 23:16
To: [REDACTED]
Cc: [REDACTED]
Subject: Announcements various

[REDACTED]

Further to our conversations recently, [REDACTED]

The main body of the Announcements is reasonably consistent with the Investments sections being scheme(s) specific.

I said we would look to issue these by the end of the week but my Admin team reminded me that we shouldn't issue Announcements on a Friday ideally because members then call over the weekend when our offices are closed! As such, the plan is to issue them on Monday and, to that end, it would be helpful if you could let us have any comments by tomorrow if ever possible.

The one Announcement that we might need to think about a bit more is the Liverpool Announcement and, strategically, when might be the best time to issue that, taking into account the long promised money from [REDACTED] and, if and when it arrives, our subsequent action.

I have also attached the draft of the 'plain English' consolidated Announcement for [REDACTED] members. Again, I would welcome your comments on that as well.

Finally, I have also attached a copy of the last [REDACTED] Announcement as requested. [REDACTED] may have already sent you this.

I am not in the office tomorrow (hence the rather late e-mail) but I should be able to pick up e-mails periodically and you can call me on the mobile if necessary.

I've copied [REDACTED] and [REDACTED] in on the e-mail and they can pick up any suggested changes.

Regards,

[REDACTED]

[REDACTED]



[REDACTED]

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From: [REDACTED]
To: [REDACTED] [Dalriadal]; [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]
Date: 16 September 2014 14:41:15

Hi [REDACTED]

Just a quick email to remind you all that I will be away from the office after today and will not be returning until [REDACTED] [REDACTED] [REDACTED].

In my absence, please address any emails/queries you may have to [REDACTED] copying in either the [REDACTED] addresses as relevant and all efforts will be made to respond and address matters as soon as possible.

With regard to any recent emails e.g. ref s72 requests, you will shortly be hearing from [REDACTED] who will be providing an update as to our progress.

Kind regards

[REDACTED]

[REDACTED]
Senior Case Manager
[REDACTED]
[REDACTED]

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