



Russell & Co.

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Client Ref: SAILDESIGN

Dear Paul

Tax Enquiry Fee Protection Service

Your Tax Enquiry Fee Protection Service expires on **14th March 2012**.

For many years, the risks of an in depth tax enquiry by HM Revenue & Customs (HMRC) have continued to increase. HMRC officers are also now using new, wider powers to visit premises and inspect financial records. As a result, tax enquiries are becoming more complex and the professional costs of defence are rising. So it is as important as it has ever been for you to renew your protection against such costs.

We have considerable expertise in defending clients under enquiry by HMRC. If you are selected for a tax enquiry or an HMRC visit, we will aim to settle matters quickly and minimise the final tax liabilities. Even so, answering all of HMRC's questions takes time and the enquiry could drag on for many months. It can cost thousands of pounds to defend you, whatever the end result.

To maintain your peace of mind, we strongly recommend that you renew your subscription to our Tax Enquiry Fee Protection Service. The Service is backed by an insurance policy under which we can claim the costs of defending clients in tax enquiries. Clients who subscribe to the Service are also able to obtain helpful advice about the complex areas of Health & Safety and Employment Law.

Please read the enclosed information leaflet about the Service. This answers questions you may have about tax enquiries, sets out details of our insurance cover and other benefits, and gives information about our insurance provider.

To ensure continuous service from **15th March 2012**, please return the enclosed reply in the prepaid envelope provided, to Taxwise Services Ltd. Note that you can either enclose a cheque for the amount due, or alternatively make payment electronically by BACS (details are included on the Reply Slip).

As previously explained, the costs of tax enquiries are not included in our normal annual fees and clients who do not pay for the Service will be charged the full amount of any such costs.

If you have any questions or are unsure about the correct amount to pay, please call us on 01483 285304.

Yours sincerely

Andy Russell

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OF CHARTERED
ACCOUNTANTS
IN ENGLAND AND WALES