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www.miracle-dynamics.com

welcome to the miracle newsletter

At the time of writing this the snow is falling hard and I'm wondering if we are going to make our two RTI seminars in Glasgow. They will be our 23rd and 24th seminars, which mean we have trained over 500 people! We have enjoyed running the seminars and have had some excellent feedback from our customers. Hosting the events has been fun and it's been a wonderful opportunity to meet a lot of our customers, some for the first time.

Our focus for the upcoming months includes year end, RTI and the New Pension Regulations. We know that RTI is a big change, however we do believe that it is relatively easy to implement compared to the New Pension Regulations. With pensions, we are finding that there is a lot of preparation work that involves the Payroll Department. Please be very sceptical when talking to Pension Companies who say that they will handle everything - that is not our experience at all!

We have started organising our customer conference in July which should be well worth attending. We will have guests in attendance such as HMRC, The Pension Regulator and CIPP. Please refer to the article in the newsletter for more details.

We will also be running three reseller events at our offices in Tewkesbury, again please refer to the article for further information and dates.

If you have any concerns about the New Pension Regulations or RTI, please call our office or email sales@miracle-dynamics.com.

Best Regards

Alan Frost

Customer Conference

We're delighted to announce that we will be running a customer conference on 3rd and 4th July 2013 in the Midlands (location to be confirmed). We will be sending out invitations in the near future, however please make sure you put the date in your diary. This event will be the first customer conference of this size we have run and we do hope to see many of our customers there. The day will be a great opportunity to learn about new developments within Miracle and our products, understand new technologies, learn about legislation and how it affects your Miracle solution, hints and tips on using Miracle, network with other Miracle users and of course to meet the Miracle Team. We will also run some product workshops and have some exhibition guests such as CIPP and the Pension Regulator.

The conference will start on the Wednesday night (3rd) with dinner and entertainment. We will then start the conference at 10.00am on the Thursday (4th) and aim to finish around 4.00pm. Look out for an invitation in the post and for further information on our website.

Reseller Conferences

In addition to our customer conference, we will also be running a series of events for our resellers, where we will be launching the release of the Windows Client version.

The conferences will be taking place at our offices in Tewkesbury on the following dates:

- 19th June
- 11th July
- 19th September

Look out for your invitation in the post and for further information on our website. In the meantime, please put the dates in your diary.

We are delighted to announce our new partnership with MyExpensesOnline.

MyExpensesOnline provide a popular web-based expense management system designed to streamline the expense process whilst reducing costs.

With MyExpensesOnline, employees can process their expenses quickly and efficiently anywhere in the world, through a smart phone, laptop or PC with only an internet connection needed. Receipts are stored electronically and employees can simply scan or take a photo of their receipts and upload it from their mobile device, PC or laptop. The integration with Miracle is simple and easy to use; import files are accepted into the system and the payroll is automatically updated.

The expense management system saves time and money and helps organisations to gain greater control over expense spending and cash flow. The expense process is simplified, paperwork is reduced and processing costs are lowered.

The system has built-in validation to ensure all claims are accurate and reported in-line with the latest HMRC legislative requirements. P11D documents are produced for each employee and sent electronically to HMRC.

Fraudulent claims can be more easily detected with MyExpensesOnline, making it harder for duplicate claims to be made and over-inflated data to be submitted.

MyExpensesOnline has additional modules that you can purchase to form a comprehensive expense management package including:

MyExpensesOnline

- **Accounts** – Expenses can be claimed in a number of different accounts such as a standard expense account, cash advance, petty cash or credit card. Expenses can also be claimed in multiple currencies
- **Cash advances** – Requests can be sent through for authorisation, once they are approved the amount will show in the Cash Advance account
- **Petty cash** – Enables organisations to accurately monitor transactions and electronically attach receipts as well as controlling spending and identifying any inconsistencies
- **Credit card integration** – Integrates with all major credit and debit card providers to ensure the easy import of statements for reconciliation
- **Documents and messages** – Allows the publishing of company documents such as expense policies
- **Route calculation and mileage allowance payments** – Ensures mileage entries are correct by using accurate postcode information
- **Receipt validation service** – MyExpensesOnline provide a service where pre-printed envelopes are issued and sent to their validation team who will scan and attach receipts into the system
- **Standard reporting and views** – Reports can be easily created to summarise data and can be filtered through a number of areas such as date, claimant, authoriser, cost centre etc.
- **ReportManager** – An advanced reporting tool that works with Excel
- **CarbonCalc** – Provides an instant report on the carbon emissions produced by an individual, department or organisation as a whole
- **Duty of Care** – Helps to meet an organisations Duty of Care requirements
- **Self Registration** – A unique self-registration feature that allows staff to login and create a basic profile

If you would like further information on MyExpensesOnline, please email Matt Milsom on Matt.Milsom@miracle-dynamics.com or call the sales office on 0845 634 5015.





Year End Training Courses

ensure your year end runs smoothly

The changes to our software are particularly significant for this year end as the latest release covers RTI (Real Time Information) and the New Pension Regulations. To help our

customers and partners manage what can be a very stressful time, we will be running training courses covering year end procedures, new features and new functionality.

Our courses are designed to keep you up to date on how the changes will be managed within the system and will help you to understand the EOY process. We strongly recommend at least one person from your organisation attends.

The courses will be taking place at our offices in Tewkesbury. In addition to our standard training courses we can also provide on-site customer training and a 2 hour WebEx training session.

Dates

MiraclePay Enterprise

- 28th February
- 20th March
- 21st March

MiraclePay Lite

- 7th February
- 6th March
- 7th March

MiraclePay for Progress

- 14th March

Costs

- Standard course at Tewkesbury (for above dates) - £395.00 per person + VAT
- One to one WebEx Training (2 hours) - £225.00 + VAT
- On-site Customer Training (8 people max) - £850.00 + VAT and expenses

How to Book

You can book our standard training courses online on the training page of our website or with Sheila Wallett in our Sales Office. Both WebEx and on-site customer courses will need to be booked through Sheila, call **0845 634 5015** or email Sheila.wallett@miracle-dynamics.com.

Ask Alison?



Alison Firth, one of our Senior Consultants shares some handy hints and tips with you, we hope you find them useful.

Week 53 - Companies with weekly payrolls paying on Fridays, may have a week 53 this year. This extra week occurs if the pay day is 5th April. The method of calculating tax is slightly different in these circumstances and your MiraclePay software will be able to deal with this. Companies running a 4 weekly payroll may have a week 56 or period 14, and those running a 2 weekly payroll may have a week 54 or period 27.

P60's - Are you prepared for year end? Have you ordered your P60's or made arrangements for e-docs to send them? This may be the last year that a year-end submission is needed.

New Office

As we are expanding rapidly and running more events and training than ever before, we have taken on more office space to accommodate our needs. We were very lucky to secure the building next door to our existing office. All our contact and address details will remain the same, it is likely we will use our additional space for training and events.



Year End 2012/2013

New Features and Functionality

We have now issued our release notes for our Enterprise, Lite and Progress products. The release notes have been sent by email and posted, they can also be found on the customer and partner areas of our website. The release notes are fairly comprehensive; however we have highlighted some of the changes below. There are a lot of new changes to facilitate the introduction of both RTI (Real Time Information) and the New Pension Regulations.

Miracle Enterprise – Version 4.70

- Statutory changes (tax rates, emergency tax code, student loan, national insurance contributions, car benefit etc.)
- New rates applicable to Scottish Arrestment Orders
- New Pension Thresholds
- Introduction of Miracle only Base Calendar
- Introduction of an Entitlement List in each module
- New Cycle to Work salary sacrifice scheme
- Self-Assessment UTR and Corporation Tax Details tab has been added
- New BACS and Agency BACS parameters
- GL posting information can be summarised as required (Department, Company etc) but the information is also made available for detailed employee analysis
- Payroll diary extended to cover RTI submissions
- The P6 card can now be accessed from the employee menu and a new P6 form has been added
- The P45 form now holds details specific to the P45 received
- Scanned documents can be linked to the P45
- The P46 screen has been substantially improved
- On the Add to Payroll form the P45 and P46 tabs have been merged to provide a single Starter Information tab
- New Employees Not Paid report
- New Missing Pay Method report
- Improvements to the Pay Analysis 2 report
- Improved P9D processing
- Improvements to the Holiday accrual process
- Many improvements to P11D including a benefits in kind option

- Contractual benefits can now be allocated to a P11D year
- The relevant P11D years can be defined for benefits
- Edocs has been improved to support the e-mailing of P11Ds
- New absence management list
- A range of address labels
- The ability to change the parenting of organisation units and posts
- RTI (Real Time Information) - EAS, FPS & EPS submissions have been updated to conform to the requirements of the 2013-14 tax year
- RTI - Earlier Year Update submission report has been added
- Reporting group periods in MiracleTime can be closed when the pay period is closed
- Improvements to the Fire List
- Most MiracleTime reports have been updated to exclude leavers
- The NI Breakdown report and form have been incorporated into the toolkit
- The CMS extract has been updated
- EdocsDeposit has been introduced which supports the depositing of payslips and other selected documents onto an external web site
- New Pension Regulations Software
 - New Government Legislation parameters and rates have been added to hold the enrolment trigger and qualifying earnings thresholds
 - New Payroll Parameters to hold details of the staging date, any postponement periods and the default auto enrolment pension scheme that should be used
 - Pension Provider Details to hold details of pension providers and to allow the definition of extract files
 - The Pension Scheme record has been enhanced to identify if it is a qualifying scheme and if it should be used as the auto enrolment scheme
 - Pension Assessment - this will determine if or when an employee should be auto enrolled into a pension scheme
 - Pension Assessment Review Report
 - Pension person list enquiry
 - Person pension card
 - Pension Status History
 - Pension Status List
 - Multiple enrolment methods
 - Pension contributions upgrade capability
- Edocs can be used to e-mail pension enrolment letters
- New pension process order added

Miracle Lite – Version 4.07

- Statutory changes (tax rates, emergency tax code, student loan, national insurance contributions, car benefit etc.)
- New rates applicable to Scottish Arrestment Orders
- New Pension Thresholds
- RTI (Real Time Information) - EAS, FPS & EPS submissions have been updated to conform to the requirements of the 2013-14 tax year
- RTI - Earlier Year Update submission report has been added
- The NI Breakdown report and form have been incorporated into the toolkit
- The CMS extract has been updated
- New Pension Regulations Software
- New Government Legislation parameters and rates have been added to hold the enrolment trigger and qualifying earnings thresholds
- New Payroll Parameters to hold details of the staging date, any postponement periods and the default auto enrolment pension scheme that should be used
- Pension Provider Details to hold details of pension providers and to allow the definition of extract files
- The Pension Scheme record has been enhanced to identify if it is a qualifying scheme and if it should be used as the auto enrolment scheme
- Pension Assessment - this will determine if or when an employee should be auto enrolled into a pension scheme
- Pension Assessment Review Report
- Pension Status List

Miracle for Progress – Version 12.0.00

- Statutory changes – New parameters and rates for tax, NI, student loans, SSP, SMP etc.
- RTI (Real Time Information) – EAS, FPS and EPS submissions have been updated to conform to the requirements of the 2013-14 tax year
- DPS Retrieve - Ability to download and update tax code changes, student loan start and end notices, annual return reminders, HMRC and RTI notifications
- Pension – Functionality to allow auto enrolment onto pension schemes and maintain all the details required

- Allocate a pay item – Facility to allocate a pay item to a range of employees and set up default units and rate or value
- Set Normal Hours worked – With the introduction of RTI, there's a need to report the number of usual hours an employee works. There is a new field on Employment Details to record this and the conversion routine (run with the upgrade) will update this if the contract hours are filled in for the period or for the working days. We've added this facility so you can update the hours for a range of employees in the payroll
- Test in Live Flag – The test in live flag will now default to no, meaning each file produced will be a live file. A file can still be produced with the test in live set to yes, it's just the default that has changed
- P60's – An include leavers option has been added to each of the P60 formats, leavers who left in the last period of the tax year will still be included in the print run
- Direct BACS – Companies who use Direct BACS will have to include some random characters in the BACS file and a hash code in the normal Full Payment Submission (FPS) which will be submitted to HMRC each pay period. So far, 3 new BACS formats have been added to the payroll system. These are a copy of the original formats but include the random characters. The 3 new formats are for Albany, AlbanyB and Lloyds-Fix. If you use direct BACS and need another format updating, please let us know
- New fields in Report Writers – Last year passport number was added to the financial reports, we've since added Normal Hrs Worked. Recent additions to the data export in the personnel system include Accref/Roll No, BDC number, Pension (SPD), Passport No and Normal Hrs Worked



How to obtain your Year End upgrade software

The Year End upgrade software for the tax year end 2012/2013 is now available.

This also includes legislative updates for the forthcoming tax year. The software is now available to download for those who have paid their annual support fee. This is now release 4.70 for Miracle Enterprise, 4.07 for Miracle Lite and 12.0.00 for Progress. NAV Enterprise and Lite Customers will need to contact our Help Desk (0845 634 2946) to obtain guidance on this process.

In many cases either your reseller or Miracle are carrying out the upgrade for you and consequently the download is irrelevant. For NAV partners who are carrying out the upgrade on behalf of a customer, you will need to get password access to our ftp site. Please contact Becky Taylor on Rebecca.taylor@miracle-dynamics.com to get this information or telephone her on 0845 634 5015.

For NAV customers the upgrade software is free of charge, however if you commission Miracle to upgrade the software on your behalf there is a consultancy cost associated with this. If your reseller is upgrading your software, you will need to negotiate with them directly. If you would like Miracle to upgrade your system please call our office for a quotation and to arrange a date.

For Progress customers, you can either upgrade the software yourself (there is a media charge) or Miracle can upgrade the software for you (this is a chargeable service).

For further information on this please contact Angela Hammond – Angela.hammond@miracle-dynamics.com.

Miracle Housing Section



Document Association

The system has for a long time provided a mechanism to allow users to link system "entities" e.g. properties, schemes, persons etc. to associated documents and other system files - maps, plans, images etc.

The introduction of Windows 7/8 has made our original solution impractical. There has also always been a problem with changing the location of the linked documents since there was no practical way of restoring the links. We have solved these problems by holding the links in a database file with a separate file being used for the directories. Moving the documents now only needs a simple change to the "Directories" file to restore the links.

There are also some new browsing facilities available.

Alerts

Users of Miracle Reporting can already set up their system to issue alerts by setting break points for period figures so that if a problem arises they can attend to it quickly.

A simple version of this will soon be provided for all users allowing them to monitor critical statistics. The alerts are provided via an intuitive graphical display.

Clicking on an alert icon displays more detailed information to help the user identify problem areas. The system can be tailored down to user level.



*Samantha Mann, MAAT,
MCIPP Dip)*

Welcome to Samantha Mann our Guest Writer from the CIPP

(The Chartered Institute of Payroll Professionals).

Samantha is the Senior Policy and Research Officer at the CIPP. Sam joined the CIPP team with over 30 years of experience working in payroll in the SME sector.

Coming from an accounting background, she has provided accountancy and bookkeeping services for a wide range of charitable organisations. Sam has been involved in the creation and running of a successful payroll bureau service which also delivered training workshops on Payroll and Employment subjects, serving both the voluntary and SME sector in the East Midlands. A diploma graduate, Sam holds full CIPP and AAT membership and plays an integral role in the CIPP Policy and Research team using her wealth of experience to provide technical support to the Advisory service, write technical articles as well as writing and delivering presentations. Sam also represents CIPP members in consultation with HMRC at; The Compliance Reform Forum, the Pension Industry Stakeholder Group, the Construction Industry Forum and the Expenses and Benefits forum.

Child Maintenance Service – 2012 scheme

For anyone working within the payroll industry it is hard for us to imagine, at this moment, there could be anything other than the implementation of both Real Time Information (RTI) and Auto Enrolment (AE) to think about.

However as we know the one constant, for employers and for those of us working in this industry, is change, so, with that thought in mind we turn our attentions away from RTI and AE and head instead towards the subject of DEO's or to give them their full title, Deduction of Earnings Orders.

Specifically, we are taking a look at the new scheme, being introduced by the Department of Work & Pension's (DWP's) Child Maintenance Service (CMS) (which replaces the former Child Support Agency), which is quite simply to be referred to as the 2012 scheme. The Child Support (Meaning of Child and New Calculation Rules)(Consequential and Miscellaneous Amendment) Regulations 2012 came into force on 10 December 2012 and with them the promise that we will benefit from three key improvements that come with this new scheme, specifically:

- A dedicated employer telephone support service. Employers will receive greater support in the form of a dedicated and knowledgeable employer support team who will, we are assured, be able to answer any questions that we should have about the new scheme. Employers who have in excess of 50 DEOs in operation can elect to make use of a dedicated account manager.
- Removal of the earnings enquiry forms. The DWP's Child Maintenance Service (CMS) will instead obtain gross earnings information directly from HMRC. This will enable maintenance calculations to be made quickly and without the need to request information from either non-resident parents or their employer(s). It also allows regular (annual) checks on a non-resident parent's income to be made automatically, ensuring that their liability

remains at a fair level for both parties. The maintenance award will be fixed for a year unless income varies by more than 25%.

- A pre-populated DEO schedule will be provided each month to the employer showing what is to be paid and by when.

The CMS or the Child Maintenance and Enforcement Division in Northern Ireland (CMED) will contact employers directly if a DEO under the new scheme is to be applied to one of their employees. Unless contacted the advice is that employers need do nothing.

Learning from mistakes of the past, the 2012 scheme is set to enjoy a slow and steady release. To ensure that the system is tested fully at each new stage, the CMS plan, in the first instance, to only assess cases where there are four children from the same family. If this proves successful the scheme will be expanded to include cases with two children from the same family, which in turn will be tested, with the aim of seeing the scheme being fully implemented in 2014.

At this early stage employers can direct employees to a dedicated website www.cmoptions.org which looks to provide families with help and support to encourage family based maintenance arrangements, leaving this new statutory solution as a last option, rather than a first, as has been the case with earlier schemes.

Impact of gross income figures.

One of the key improvements introduced with this scheme is that the maintenance calculation is to be based on gross income data provided directly from HM Revenue & Customs (HMRC). However, as a result of using gross income the CMS will not know



the employee's net earnings figure, or indeed, the frequency by which the person is paid, which means that under the 2012 scheme the Protected Earnings Proportion will be expressed as a percentage instead of an amount and this percentage will be 60% of the employee's net earnings. Employer's software will be required to calculate the 60% figure based on the net earnings for the period in question, every time a deduction is made and protect that amount.

The normal deduction rate will continue to be expressed as an amount, albeit as a monthly deduction with equivalent values for employees paid weekly, two-weekly or four-weekly, however it will no longer be specified as an amount aligned to the actual pay frequency of the employee. The employer will need to select the amount which aligns to the employee's pay frequency and if the employee is paid other than monthly, weekly, two-weekly or four-weekly, the CMS will need to be informed so that the DEO can be discharged.

A pre-populated schedule will be provided to the employer when they are first issued with a DEO under the 2012 scheme. The employer will need to manually add any existing DEOs that they may have relating to existing schemes, however, this will be a once only update following which the CMS will issue a monthly schedule showing what to pay over and when to pay it. As the schedule will be in a standard format an employer can, if they prefer, use their payroll software to generate this report.

All existing CSA DEOs will continue to run without change and there will be no direct transition of existing DEOs over to the new scheme. Over a period of 3 years, incrementally all existing cases (and DEOs) will be closed with new

application's being made under the new scheme, which may or may not result in a new DEO.

Under the new service a new bank account will be used for the receipt of all related payments. Employers will need to move to this bank account when they have their first DEO under the new scheme. At this point payment for all DEOs, including those still to be paid to the CSA, should be made to this new bank account, thereby ensuring that employers will only be paying into one account. Until that time, payments should continue to be made using current banking details.

The CMS also has a new postal address and employers will be asked to move to this new address when they get their first DEO.

Online Self-service

An employer online self-service portal will be available to enable employers to:

- View all active DEOs
- Submit completed DEO schedules which will include updating schedules
- Access historical payment data and make payments online
- Make contact with the child maintenance service
- Update contact details for the employer along with authorised staff members

So, what of this brave new DEO world, where software requirements are notified in ample time and employers are given significant time and support to get used to new processes? Well, indeed it appears to be a pleasant new world so long as the promises are fulfilled and at the time of writing this article certainly the DWP's Child Maintenance Service cannot be faulted for their commitment to ensuring that, for the 2012 scheme at least, the employer's DEO lot could indeed be a happy one!

Competition time



Firstly, Congratulations to Karen Shaw of Waterfall Services Ltd for winning our December Newsletter competition.

Karen correctly named the three wise men and the gifts they bought to the baby Jesus and won a Christmas Hamper.

It could be your turn next! This time, we would like a duck suggestion! As most of you are probably aware, we like ducks at Miracle. If you have been to one of our events, you may have been given a Miracle duck. Recently we have been giving away different types of ducks for different events; a gold one for our pension seminar and a graduate duck for our RTI training. We would like a suggestion on what type of duck we should give away at our customer conference.

Our favourite duck suggestion will win a prize of their choice from the following list:

- DAB Digital Radio
- IPOD 5th Generation 16MB
- Kindle Fire
- Case of Wine
- £100 John Lewis voucher

Please send your suggestion to sales@miracle-dynamics.com by 28th February. We will then take a vote on our favourite duck suggestion.

Windows Client Version

You may have heard us and Microsoft talking about the RTC version of NAV. This is the Role Tailored Client (RTC) version which allows individual users to configure and personalise their own NAV user interface. Microsoft have recently changed the name to the Windows Client Version, so this is how we will reference this version in the future.

As previously announced we are planning the release of the Windows Client version of Miracle Enterprise for the start of Q3 2013 and our developers are working hard to ensure this date is met. If you have any queries on the Windows Client Version, please do not hesitate to contact one of our sales team.

Pension Consultancy Service

The introduction of the new Pension Legislation has been causing some confusion within organisations.

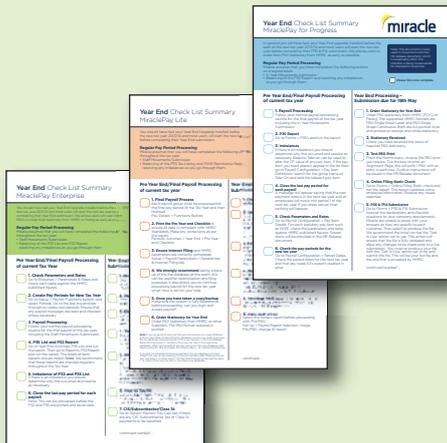
Many businesses believe that their pension company will handle everything. We have been working with several organisations and are providing training on this subject and we know that this is simply not the case.

There is a large amount of work required to put auto enrolment into place and payroll departments will have to become actively involved in the process. It is the payroll system that carries out the on-going staff assessment and payroll departments will find themselves at the heart of the new regulations.

We have been working with several of our customers to help them prepare for this and are now offering a New Pensions

Regulation Consultancy Service which includes development of an implementation plan right through to scheme certification.

The level of consultancy required will depend on the stage that you are currently at and the complexity of your pension environment. If you would like further information on this service, please call our sales desk on **0845 634 5015** or email sales@miracle-dynamics.com.



Calendars and Year End Checklists

At the end of 2012, we sent out payroll calendars and year end checklists to all our customers. The checklists were designed to help you with pre year end/final payroll processing of the current tax year, year end processing (submission due for 19th May) and start of year.

The checklists are to be used in conjunction with the Miracle year end manual which will be issued in early 2013 and are available in three versions; Enterprise, Lite and Progress. The payroll calendar includes all the pertinent payroll dates to help you meet various deadlines.

If you would like to order additional copies, please contact our sales desk on 0845 634 5015 or email sales@miracle-dynamics.com.



calendar of events ...

Please note all our events will be taking place at our offices in Tewkesbury unless otherwise stated.

- 7th February - MiraclePay Lite Year End Training Course
- 25th February - MiraclePay Lite Standard Training Course
- 28th February - MiraclePay Enterprise Year End Training Course
- 6th March - MiraclePay Lite Year End Training Course
- 7th March - MiraclePay Lite Year End Training Course
- 11th March - MiracleReporting Standard Training Course
- 14th March - MiraclePay for Progress Year End Training Course
- 20th March - MiraclePay Enterprise Year End Training Course
- 21st March - MiraclePay Enterprise Year End Training Course
- 15th and 16th April - MiraclePay Enterprise Introduction Standard Training Course
- 19th April - MiraclePay Enterprise Advanced Standard Training Course
- 25th April - Pension Seminar - Glasgow
- 26th April - Pension Seminar - Glasgow
- 16th May - Pension Seminar
- 19th June - Reseller Conference
- 3rd July - Customer Conference Dinner and Entertainment (PM only) - Midlands
- 4th July - Customer Conference - Midlands
- 11th July - Reseller Conference
- 18th July - Pension Seminar
- 5th September - Pension Seminar
- 19th September - Reseller Conference
- 21st November - Pension Seminar



Miracle House, 12 Miller Court, Severn Drive, Tewkesbury, Gloucestershire, GL20 8DN
tel: 0845 634 5015 fax: 0808 280 0048 helpdesk: 0845 634 2946
 email: sales@miracle-dynamics.com www.miracle-dynamics.com