

Pension Scheme Bank Account

BIC: MYMBGB2L IBAN: GB05MYMB23058050475735



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 31.10.2023

RC ADMINISTRATION LTD
1A PARK LANE, POYNTON
STOCKPORT
SK12 1RD

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

ACCOUNT NAME: BILL HOLDSWORTH SSAS

Your account summary

From: 01 SEP 2023	To: 30 SEP 2023
Opening balance	£1,125.20
Total money in	£145,791.49
Total money out	£0.00
End balance	£146,916.69

Account number	50475735
Sort code	23-05-80
Statement number	2
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			1,125.20
05 SEP 2023	BACS Payment Received JAMES HOLDSWORTH B ER WAH SSAS		1,125.00	2,250.20
	B HOLDSWORTH SSAS			
27 SEP 2023	Inward Payment TRANSFERS OUT		144,648.91	146,899.11
29 SEP 2023	Credit Interest		17.58	146,916.69
	Closing Balance			146,916.69



**HM Revenue
& Customs**

J21D8C0DLIIJAA0000000001001001 999 000

RC ADMINISTRATION LIMITED
1A PARK LANE
POYNTON
STOCKPORT
SK12 1RD

Notification of registration for tax relief and exemptions

Pension Schemes Services
HM Revenue & Customs
BX9 1GH

Phone 0300 123 1079

Date of issue 11/08/2023

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DATE 13/10/2023

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Pension scheme name Bill Holdsworth SSAS

Date we registered your scheme 10/08/2023

Tax relief and exemptions are due from this date.

This is a formal notification from HM Revenue and Customs (HMRC). It tells you that we acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no other legal meaning.

Pension Scheme Tax Reference (PSTR) 20008123RR

You should use the PSTR to view the scheme details online and in all future communications with us.

Your pension scheme

On your application for registration you told us that the scheme above is an occupational and investment-regulated pension scheme.

If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an Event Report.

If there are any changes to the declarations you gave when applying to register the scheme, you should tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of Finance Act 2004 as "a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons".

As you have told us that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may de-register the scheme.

Authorised Transfers

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of Finance Act 2004. We will consider any transfer that is not a recognised transfer as an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk



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Page 1 of 2 / 00000001 / 00000001

De-registration

We may carry out checks to make sure that the information provided in the application for registration is accurate and that the pension scheme continues to meet the conditions to be a registered pension scheme for tax relief and exemptions.

If we find that any of the conditions in section 158 of Finance Act 2004 apply, then we may de-register the pension scheme. If we do, we will charge you a de-registration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it stopped being a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and de-registration in the Pensions Tax Manual. Go to www.gov.uk and search for 'Pensions Tax Manual'.

Your responsibilities as the scheme administrator

As part of the registration process, you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with section 270(3) of Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), or it appears to HMRC that you are not a fit and proper person, we may de-register the pension scheme.

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Protection Adviser
Stratagem Financial Planning
FCA 819330

Trust Deed and Rules
relating to Bill Holdsworth SSAS

This TRUST DEED is made on: 30/05/2023

BETWEEN:

1. **James Holdsworth & Brothers Group Limited** whose registration number is 00275938 and whose registered office is situated at Unit 1 Holme Mills, West Slaithwaite Road Marsden, Huddersfield, West Yorkshire, HD7 6LS (the "Employer"); and
2. **William Alexander Holdsworth and Anne Holdsworth** both of 2 Coppin Hall Lane, Mirfield, WF14 0EL (the "Trustee(s)").

INTRODUCTION:

- a) The Employer wishes to establish the **Bill Holdsworth SSAS** ("Small Self-Administered Pension Scheme", the "SSAS").
- b) The Employer intends to apply to HM Revenue & Customs for the SSAS to be registered as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.

OPERATIVE PROVISIONS:

1. The Employer hereby establishes the SSAS with effect on and from the date of this deed and appoints the Trustees as the first trustees of the SSAS. The SSAS is governed by the rules scheduled to this deed.
2. The Trustees have agreed to be trustees of the SSAS.
3. The Employer is the first principal employer of the SSAS
4. The SSAS is (and will continue to be) a money purchase scheme, within the meaning of section 181(1) of the Pension Schemes Act 1993.
5. No person has any right to enforce any provision of this deed and the rules attached to this deed by virtue only of the Contracts (Rights of Third Parties) Act 1999.
6. This deed and the rules attached to this deed are governed by and interpreted according to the laws of England and Wales. The parties to this deed submit to the exclusive jurisdiction of the courts of England and Wales.

Executed as a deed and delivered on the date shown at the beginning of this deed.

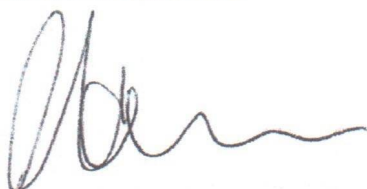
EXECUTED as a Deed by James Holdsworth & Brothers Group Limited

acting by:

William Alexander Holdsworth

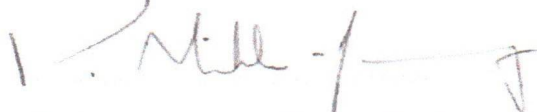
Director

Signature:



Witnessed in the presence of:

Signature:



Name:

P. MEIKLE-JARVEY

Address:

31 LAJLEY ROAD
HUDDERSFIELD
HD5 8JL.

Signed as a Deed by:

Signature:



William Alexander Holdsworth

Witnessed in the presence of:

Signature:



Name:

AMANDA TAYLOR

Address:

MOOR END BUNGALOW
SOUTH GOSLAND
HD4 7BZ

Signed as a Deed by:

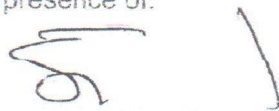
Signature:



Anne Holdsworth

Witnessed in the presence of:

Signature:



Name:

STOWENS

Address:

Ryecroft Prospect Place
Goslar
Woodside LD7 4PD

THERE ARE NO OFFICIAL OBSERVATIONS

HOLDER'S SIGNATURE/SIGNATURE DU TITULAIRE

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

P

GBR

Passport No. 550810841

HOLDSWORTH

WILLIAM ALEXANDER

BRITISH CITIZEN

Date of Birth/Date de naissance (4)
22 SEP /SEPT 56

Place of birth (and de naissance) (6)
M HUDDERSFIELD

Date of issue / Date de délivrance (17)
19 JAN / JAN 18

Authority/Autorité (R)
HMPO

19 JAN / JAN 28

Polio is a vaccine-preventable disease that causes paralysis and death.

ERS0438

SEE PAGE ABOVE

P<GBRHOLDSWORTH<<WILLIAM<ALEXANDER<<<<<<<<<
5508108418GBR5609224M2801197<<<<<<<<<<<<00

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED _____

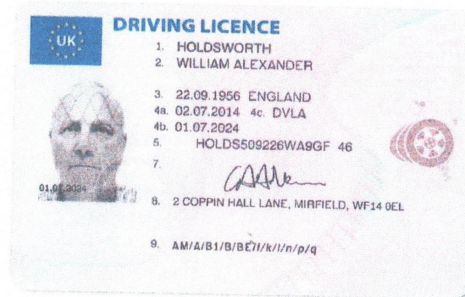
DATE 15/8/2022

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

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SIGNED
DATE 15/07/2025

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



THERE ARE NO OFFICIAL OBSERVATIONS

A. Haldsworth

HOLDER'S SIGNATURE/SIGNATURE DU TITULAIRE

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type/Type*

ק

Code/Code
GBR

Passport No./Passeport No.
551735848

Summary (cont) (1)

HOLDSWORTH

Given names, Prénoms (2)

ANNE

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

21 OCT /OCT 59

Sex/Sexe (5) Place of birth/Lieu de naissance (6)

F

DEWSBURY

Date of issue/Date de délivrance (7)

19 JAN / JAN 18

Authority/Autorité (8)

HMPO

Date of expiry/Date d'expiration (g)

Holder's signature/Signature du titulaire (10)

19 JAN / JAN 28

ENI4838

SEE PAGE ABOVE

P<GBRHOLD SWORTH<<ANNE<<<<<<<<<<<<<<<<<<<<<<<
5517358480GBR5910210F2801197<<<<<<<<<<<<<<<<00

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED _____

DATE 15/11/2023

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



DRIVING LICENCE



1. HOLDSWORTH
2. MRS ANNE
3. 21.10.1959 ENGLAND
- 4a. 25.04.2017 4c. DVLA
- 4b. 24.04.2027
5. HOLDS560219A99VE 84
- 7.



- A. Holdsworth*
8. 2 COPPIN HALL LANE, MIRFIELD, WF14 0EL

9. AM/A/B1/B/C1/D1/BE/C1E//k/l/n/p/q

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SIGNED

DATE *15/8/2023*

David Nicklin
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Stratagem Financial Planning
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