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5 November 2015

Our Ref: 02/9236/SSAS JAK 2/JRC/JAK/APB – Please quote this reference in any reply
Direct Dial: 03445 440 611

Dear Georgina

Brighton Bed Centre Ltd Executive Pension Scheme

Thank you for your letters of 23 September 2015, 29 September 2015 and 7 October 2015 and I apologise for the delay in responding.

I am enclosing a copy of the Pension Review Forms that were prepared for Mr & Mrs Morris for their reviews due at 1 September 2014.

I can confirm that the fund as at 1 September 2014 was £170,520 and was split as follows:

• Colin Morris	£97,644	57.3%
• Margaret Morris	£44,910	26.3%
• Stuart Morris	£8,889	5.2%
• Philip Drayton-Morris	£19,077	11.2%

We have advised the members that a further pension review is due as at 1 September 2015, however, Mr Morris has asked us not to prepare these and that he will not pay for a new fund split at that date. Please confirm if this is acceptable to you. No contributions or transfers in have been received since 1 September 2014.

I can confirm that none of the members have any form of lifetime allowance protection in place.

The current holdings for the Pension Scheme are as follows:

• Royal Bank of Scotland account at 2 November 2015	£129,345.81
• Metro Bank account at 2 November 2015	£2.71
• Loan of £20,000 made 8 May 2014 – balance outstanding	£18,055.73
• Loan of £60,000 made 22 November 2013 – balance as at 1 August 2015	£54,525.69

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I am enclosing a copy of the Loan Agreements as requested. I can confirm that the PSTR number for the Scheme is 00614506RC.

As you will be aware, the two loans are secured loans and therefore the Trustees will need to arrange for the removal of Rowanmoor Trustees Limited from all of the documentation. Please would you confirm that you will be arranging for this action to be taken.

Please would you confirm that all of the above information is satisfactory for your purposes, that you do not require us to prepare a fund split as at the date of removal, that is 23 September 2015, or pension reviews for Colin Morris or Margaret Morris. Please would you also confirm that you are arranging for the loan documentation to be updated to remove Rowanmoor Trustees Limited.

Thank you for your assistance.

Yours sincerely



Julie King (Mrs)
Team Manager, SSAS Department

Encs