

Dated: 13th April 2016

DJP Bury Ltd SSAS

Deed of Appointment of a Participating Employer

Parties

- 1** **Darren John Powell** of 59 Bury Road, Dagenham, Essex, RM10 7XR and **Darren McKeever** of 61 Fortview Park, Rosscolban, Kesh, Enniskillen, BT93 1TD (in this deed called the 'Trustees')
- 2** **Erne Financial Services Ltd (Company Number NI603718)** (in this deed called the "Participating Employer") of 1 Mill Court, Main Street, Kesh, Enniskillen, BT93 1TF

Recitals

- (A)** **DJP Bury Ltd SSAS** (in this deed called the 'Scheme') is a pension scheme which is currently governed by a Trust Deed and Rules dated 15 May 2014 (in this deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B)** The Trustees wish to appoint a Participating Employer to the Scheme
- (C)** The Trustees under 11.2 (11.1.2) of the Existing Provisions may at any time under Deed admit a Participating Employer to the Scheme.

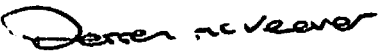
Operative provisions

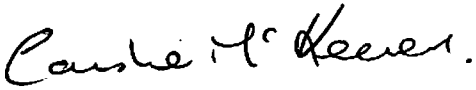
- 1.** Each Trustee who is a member by his execution of this deed gives his consent as a member to any and all modifications made by this deed, and confirms that he has had a reasonable opportunity to make representations to the other Trustees about the modifications, and that he is aware that the consent requirements apply in his case in respect of the modifications. Words given a specific meaning for the purposes of section 67 of the Pensions Act 1995 shall have the same meaning in this clause.
- 2.** In exercise under their power 11.2 (11.1.2) of the Existing Provisions the Trustees admit the Participating Employer to the Trusts of the Scheme.
- 3.** The Trustees will undertake all amendments to ensure proper implementation of the changes to the Trusts of the Scheme as required by 5.1 of the Existing Provisions.
- 4.** The Participating Employer undertakes to perform in all their functions and exercise their powers in accordance with the requirements of the Existing Provisions.
- 5.** Unless the context requires otherwise, meanings assigned to words and expressions in the Existing Provisions shall apply to words and expressions not otherwise defined in this deed.


The provisions of this deed shall have effect on and from its date

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

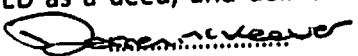
SIGNED as a deed, and delivered when dated,
by Erne Financial Services Ltd acting by


Director Signature: 
Name : Darren McKEEVER

Witness Signature: 
Name : CAROLINE McKEEVER
Address : 48 FORTUIGN PARK KESH BT93 1TD

SIGNED as a deed, and delivered when dated,
by  (signature)
Darren John Powell in the presence of:

Witness Signature: 
Name : ELLsee Jordan
Address : 9 ASHVALE GARDENS, COLLIER ROW, RM5 3QA

SIGNED as a deed, and delivered when dated,
by  (signature)
Darren McKeever in the presence of:

Witness Signature: 
Name : CAROLINE McKEEVER
Address : 48 FORTUIGN PARK KESH BT93 1TD

Fee Menu

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Pension Practitioner.Com operates on fixed fee terms, our fee menu is simple, comprehensive and for the personal service we provide very competitive.

Scheme set up fee

£900 for one member - this cost includes:

- Provision of trust deed and rules
- Provision of letters confirming membership of the SSAS
- Provision of nomination of beneficiary forms for death benefits
- Registration of the scheme with HM Revenue and Customs
- Registration of the scheme with the Pensions Regulator
- Opening of scheme bank account
- Assistance and technical guidance

For each additional member of up to three persons inclusive please add £450.

A reduced rate applies where there are more than three scheme members. A reduced rate applies where the membership includes children and/or dependants.

Annual administration fee

£900 for one member. For each additional member of up to three persons inclusive please add £450.

A reduced rate applies where there are more than four scheme members. A reduced rate applies where the membership includes children and/or dependants.

The annual administration fee is intended to include the comprehensive administration of the scheme for a year.

- Pension accounting for tax returns
- HMRC scheme return
- HMRC event reports
- Returns to the Pensions Regulator
- Annual trustees report
- Annual benefit statement
- Reclaim tax relief on pension contributions, where applicable
- Monitor and record of pension scheme loans and borrowings
- Monitor and record benefits in payment
- Monitor the lifetime allowance and preservation of pension benefits
- Payment of death benefits
- Assistance and guidance as may be required from time to time to assist with the smooth running of the scheme
- Monitor and record rental income from property

Takeover fee

£900 for one member - this cost covers:

- Provision of new trust deed and rules
- Provision of a deed of removal of trustee (as appropriate)
- Disclosure to HMRC and the Pensions Regulator on takeover and changes of trustee
- Removal of outgoing advisor
- Review of current scheme correspondence and updating the administrative affairs of the scheme
- Completion of HMRC forms and certifications
- Establish scheme records and collation of information relating to the member's other pension arrangements
- Removal of Pensioner Trustee (as appropriate) to the scheme's investments

For each additional member of up to three persons inclusive please add £450.

Terms of Payment

1. The scheme set up and takeover fee is payable in advance.
2. The takeover fee excludes alteration to the Land Registry for any properties in the co-name of the outgoing trustee.
3. The annual administration fee is payable quarterly in advance by direct debit.
4. All fees quoted are exclusive of VAT
5. Terms of business will be with the trustees of the scheme.
6. This fee menu forms part of our terms of business.

What is not included in the annual administration fee.

- Legal related services for pension scheme loans.
- Administration of pension transfer in - £200 per scheme transfer; a reduction will be given for three or more transfers in.
- Renewal fee with the Data Protection Registrar (£35).
- PAYE set up £300.
- PAYE annual tax returns £400.
- Annual renewal to the Pensions Regulator (£29 for two members). This amount is reviewable each year by The Secretary of State for Work and Pensions.
- An annual trustee meeting.
- Provision of Scheme accounts for two or more members.
- Wind up of the Trust.
- HMRC investigation and enquiries.

Terms of Business

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Pension Practitioner, Com is a trade name owned and operated by Pension Practitioner .Com Limited, a limited company registered in England under number 06028668 ("the Company").

This Terms of Business sets out the general terms and conditions that apply; how we perform these services and our charges.

We shall conduct our relationship with you at all times in accordance with these terms of business. We are not regulated to provide investment or investment related services that are covered by the Financial Conduct Authority. We also do not provide mortgages and non-investment insurance.

We shall be entitled to any fees under these terms of business once you have consented to them, subject to the rights you have to cancel the agreement.

In these Terms of Business references "we" "us" and "our" shall mean the Company as provider of this service. References to "you" and "your" means you as the Trustee(s) of the Scheme who will be the recipient of this service.

1. Our remuneration

- a. We receive our remuneration from fees, which we charge to you for provision of the services provided in the fee menu. Our fee for the set up of a scheme, or takeover of another pension scheme, is payable in advance. The administration fee is invoiced in advance for the year, and is collected quarterly by direct debit. The first collection date will arise within 7 calendar days following the tax registration of the scheme, or in the case of a scheme takeover, within 7 calendar days following provision of the scheme's takeover report. Thereafter, it is collected on the first working day of each subsequent quarter by direct debit.
- b. Where you instruct us to undertake work for you which does not form part of the administration services set out in the fee menu, we will charge you for those services once they are completed in our opinion. We will advise you in advance of those fees. You have 14 calendar days to pay for any and all that additional work which does not form part of the administration service. If you do not pay within 14 calendar days we reserve the right to charge you interest at a reasonable rate from the 14th date that the invoice remains outstanding until the date that the payment is received as cleared funds. We also reserve the right not to perform any services for you and reserve the right to recover in addition to our costs from you for pursuit of our invoice(s), for which you will be liable for.
- c. In the event that we are unable to collect by direct debit, we will re-attempt to collect payment 7 calendar days following the first collection attempt. If we are unable to collect that subsequent payment you will be liable for the annual administration fee for the year. We also reserve the right not to perform any services for you until payment has been received, together with the right to recover in addition to our costs from you for pursuit of our invoice(s), for which you will be liable for.

- d. Where you or we terminate our services and you have paid for the annual administration fee of your scheme for the year and/or additional services set out in the fee menu, you shall be entitled to a refund of your fees, less the costs we have incurred to the date of the termination of the services agreement. No interest will be added to the refund. Where you terminate our services, you will not be entitled to any refund if the invoice arising from the services for which you have been invoiced remains outstanding after 14 calendar days, or is outstanding at the date that our administration services agreement is terminated.
- e. By signing this agreement you agree to pay us for our services in accordance with that set out in these terms of business.
- f. You may request that the invoice(s) is made to and paid by the Registered Administrator of the scheme, however this does not, transfer, alter or diminish any terms or liability you have in connection with this agreement. You are signing this agreement as Trustee(s) of the pension scheme.
- g. Where you undertake a transaction which gives rise to an unauthorised payments charge on the administrator or member or employer, we reserve the right to terminate our services with you with immediate effect. Under these circumstances 2a, 2b and 2c of this Terms of Business shall not apply.

2. Termination

- a. Subject to the provisions set out in 1.a & b & c we or you may terminate this agreement at any time, on giving 30 calendar days notice to the other party in writing.
- b. Notice of termination by you must be given in writing to our address at: Daws House, 33-35 Daws Lane, London, NW7 4SD. The agreement will terminate 30 days upon our receipt of such notice. Proof of posting will not constitute proof of delivery.
- c. Notice of termination by us must be given in writing to you and we will send such notice by post to your last known address.
- d. Termination of the agreement is without prejudice to the completion of any services initiated prior to receipt of such notice.
- e. The terms of business have no minimum or maximum period during which they must remain applicable.

3. Communicating

- a. You may communicate with us by writing, phoning or sending an email to us, there is no additional charge.
- b. We will communicate with you by writing, phoning or sending an email, at our discretion and unless we hear from you to the contrary we may telephone you from time to time in normal business hours without your further prior consent.
- c. All postal correspondence will be sent to you via the Royal Mail. We will not be responsible for loss of any correspondence that may arise from any error or failure of the postal system. First class mail will normally be used, save for documents of title.

2 Terms of Business

Telephone: 0800 634 4852 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

4. Compensation

If you make a valid claim against us in respect of the services we provide we will make settlement in accordance with our professional indemnity insurance policy.

5. Verifying identity

We are registered with HM Customs & Excise for money laundering regulation and as such we have satisfied those requirements as Fit and Proper Persons. Details of our nominated officer can be provided on request.

We will verify your identity in accordance with the Criminal Justice Act 1993 and the Money Laundering Regulations. In certain circumstances, where the individual cannot be verified by another approved person (such as your accountant), we will charge £15.00 per person who requires a MLR verification check. We may rely on an approved external provider to undertake that check.

6. Legal documents

We do not provide custodian services and therefore do not hold title on your behalf, save for taking copies of those documents to allow us to provide services to you. We will return those documents to you by Royal Mail recorded delivery; we cannot be responsible for the loss of legal documents, if the Royal Mail fails to deliver those documents.

7. Your money and investments

We do not handle client money under any circumstances. We are not co-owner or a signatory to any investments of any nature, including but not limited to loans, borrowings, stock and share purchases/sales, securities, financial futures and options, certificates of deposit, currency, metals, land and property of any nature.

We are not liable for any tax penalties, losses, omissions and errors you undertake in the investment of your funds, including but not limited to investments in stocks, shares, land, property, any employer or employee or connected party investments of any nature.

We are registered for Money Laundering Regulation and will require authority to obtain information regarding investment activities in order that we may meet HM Customs and Excise requirements, with whom we are registered with. We do not provide financial and/or investment advice. You are recommended to speak with a person who is regulated to give you that advice.

8. Law

The law governing this agreement is the law of England and Wales.

9. Instructions

We normally require our clients to give us instructions in writing, to avoid possible disputes, but we shall be entitled, at our sole discretion, to act upon your oral instructions. We can refuse your instructions at our discretion.

10. Variation of the agreement

We may vary the terms of this agreement by writing to you at your last known address giving 30 calendar days notice to those changes. Proof of delivery to this address will constitute proof of notice being served. These terms of business represent our understanding of the law and our terms of business as at 1 May 2013; they are valid from that date.

11. Complaints Procedure

We always aim to provide an excellent service, if for any reason we have failed please put your complaint in writing to:

Pension Practitioner .Com
 33-35 Daws Lane
 London
 NW7 4SD

We will respond to you within three working days of receiving that complaint and will commence an investigation. We will advise you of our progress and aim to complete our investigation within 30 calendar days of the complaint being received.

12. Data Protection Act 1998 & Legal Information, Privacy Statement and the Data Protection Act 1998

- a. We will treat all your personal information as private and confidential (even when you are no longer a client), except where disclosure is made at your request or with your consent or where we are required by law to disclose. We will hold your details for a minimum of 6 years.
- b. We will use your information for the purposes of administration of the services you employ us to undertake from time to time and to allow us provide you with consultancy and documentation services you have asked us to provide to you.
- c. The information you provide to us may be shared with HMRC and the Pensions Regulator and their agencies for the prevention of fraud and to ensure proper compliance with their requirements of us. We will not provide your information to any other third party without your written consent to do so, except as required by law.
- d. Where necessary you consent to our processing data that is defined as sensitive by the Data Protection Act. You also consent to our transferring your information to countries that do not provide the same level of data protection as the UK, if necessary for the above purposes. In order to provide certain online services to you, we may transfer your data to countries or territories outside of the EEA (European Economic Area) that may not provide the same level of protection as within the EEA. We, our agents and sub-contractors will apply appropriate technical and organisational measures against the unauthorised processing of personal data and against accidental loss of, or damage to personal data. By providing your data you agree to your data being used and transferred as stated above.
- e. For marketing purposes we will never share with other companies the information you provide to us.

13. Contracts (Rights of Third Parties) Act 1999

Save in respect of death or personal injury, you will look only to us (and not to any individual engaged or employed by us including but without limitation to any partners or consultants or contractors) for redress if you consider that there has been any breach of these terms of business or any variation thereof which you agree should be confirmed in writing, or in relation to any cause of action arising out of any service that we provide to you. You also agree not to pursue any claims in contract, tort or for breach of statutory duty (including but not limited to negligence) against any individuals working for us in carrying out our obligation under these terms of business or in relation to any service we provide to you at any time, whether the individual is named expressly in any correspondence we send to you or not. You acknowledge that such individuals (including but without limitation to directors, employees and consultants) are entitled to enforce this term pursuant to the Contracts (Rights of Third Parties) Act 1999.

14. Scope of our services

We provide administration services to Trustees of Small Self Administered Schemes in order that they may perform their functions as Trustees.

We do not give advice on the suitability or otherwise of transferring pensions held in the UK or Overseas to Small Self Administered Schemes. You are recommended to speak to an Independent Financial Advisor who is authorised to give such advice prior to making any pension transfers. Where we are requested to sign on behalf of the Scheme Administrator a pension warranty form, we are signing on the sole basis that the receiving scheme is capable of receiving a pension transfer and not for any other purpose.

Whilst we provide documentation and we rely on our pension solicitor's documentation, we are not solicitors and therefore clients are recommended to obtain their own legal advice where appropriate regarding the documentation we supply to them.

Our guidance is based on information provided to us by HMRC, The Pensions Regulator and other bodies. You must satisfy yourself that the information we provide to you is correct and you accept that we have no liability where in good faith there are any omissions, errors, inconsistencies in respect of the information we provide to you.

We do not undertake any activities arising from or connection with:

- Receiving instructions from the trustees or members about the buying or selling of trust and or insurance investments and then instructing a broker or product provider to effect the transaction.
- We do not deal or enter into investment transactions concerning **securities or relevant investments** on behalf of the trustees.
- Nor do we handle claims on behalf of trustees.
- We do not arrange the appointment of a custodian on behalf of the trustees.
- We do not give investment advice or solicit investment products

Such activities are undertaken by the trustees for themselves or through the appointed advisor. We do not receive any payments for investments and policies that you arrange.

We do undertake all of the following:

- Maintaining records;
- Liaising with tax authorities;
- Arranging actuarial advice;
- Paying over contributions to a product provider or fund manager for investment in line with pre agreed instructions; and
- Paying out benefits under the instruction of the trustees
- HMRC and all other Regulatory reporting
- Give information regarding changes in HMRC and Regulatory practice
- Give information we consider from time to time appropriate to the trustees concerning the governance of the pension scheme.
- Provide through our appointed solicitors legal services to the trustees

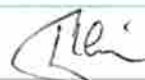
We do not hold nor are we a signatory to the assets of the pension scheme. We will hold authority for any investments undertaken in order that we may meet our reporting requirements to HMRC.

Fit and Proper Persons

We are registered with HM Revenue and Customs as a Company Service Provider in order that we can meet their requirements of us. We have satisfied their fit and proper persons test and our certificate is available on request. We will share information with HMRC and their agencies to prevent fraud or in connection with the prevention of money laundering.

By signing this agreement you confirm that you have read the terms of business and agree to be bound by these terms of business.

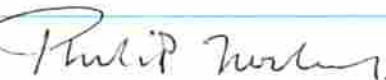
Signed



Name

KIERAN TULEY

Signed



Name

PHILIP TULEY

Signed

Name

SSAS Set up questionnaire

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Name of Scheme TURLEY SSAS

Name of Company/
Employer creating the Scheme LSC wines & Spirits LTD

Serving Address for
Pension Correspondence 5 Rath Cucu heights
Dawnpatrick
Co Down BT30 6x0

Telephone Number 07515167897

Contact Name KIERAN TURLEY

Email Address Kieranturley@hotmail.co.uk

Accountant Details

Name of the Company

Contact Name

Telephone Number

Email Address

Address

Financial Advisor Details

Name of the Company WORLDWIDE Financial Planning

Contact Name DARREN McKEEVER

Telephone Number 028686 32692

Email Address Dmckeever@wwfp.net

Address 1 Mill Court
MAIN STREET Kesh
Co Fermanagh BT93 1TF

2 SSAS Set up questionnaire

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Trustees

Trustee 1 Title (Mr, Miss, Mrs) MR Forename(s) Philip
Surname TURLEY Date of Birth 21/4/38
Proposed Retirement Date in DrawDown National Insurance Number HN 5493 480
Home Address 5 RATH LUAN Heights
Downpatrick
Co Down BT30 6XD
Is this Trustee also a Member? ☒ Yes ☐ No

Trustee 2 Title (Mr, Miss, Mrs) MR Forename(s) Kieran
Surname TURLEY Date of Birth 29/08/69
Proposed Retirement Date 65 National Insurance Number NS 3877 30 A
Home Address 28 Brackenridge
Downpatrick
Co Down BT30 6SP
Is this Trustee also a Member? ☒ Yes ☐ No

Please return this form to:
info@pensionpractitioner.com

Alternatively, post this form to:
Pension Practitioner .Com
Daws House
33-35 Daws Lane
London NW7 4SD

Signed

[Signature]

[Signature]

Date

13/4/16

SSAS SET UP INFORMATION

Client Name/s	Philip TURLEY Kieran TURLEY
Scheme Name	TURLEY SSAS
What ceding schemes are the transfers coming from If not transfers – source & explanation of contribution	STANDARD LIFE WRAP
What are the Transfer values/contribution amount	£180,000 - £60,000
What percentage of customers funds are going into non standard investments	
Investment Selection with approximate amounts allocated per selection	Commercial property £85,000 each
The number of people employed by the scheme establisher	
Current employment status	Director
The corporation Tax reference of the employer	825 / 14330 07987
The VAT registration number of the employer	253 672 061
PAYE reference	925 PM0000 989 71601
Is the proposed Limited Company currently active	Yes.
Financial Adviser Involved	WILSON & OR Financial planning DARREN MC KEEVER
If no Financial Adviser – explanation why	
Classification of Client	RETAIL
Any web based material;	NO.
Introducers	Commercial Property & investment funds Possible LOAN BACK.
Details of investments	Purchase of 2 Commercial units
Explanation as to why customer is setting up a SSAS	To Avail of Creating a Scheme with Family members and to purchase commercial property & possible Loan Back