

Strictly Private & Confidential
Mr & Mrs Heather the Managing Trustees of
Gemini Pet Foods Pension Scheme
Greenways
Brackley Avenue
Hook
G27 8QX

Telephone number 0345 304 4502 (scheme enquiries)
0345 366 0333 (policy enquiries)
Available 8:30 am to 5:30 pm, Monday to Friday
Fax number 01732 425 424
Email address sts2teamc@avivaservicing.co.uk (scheme enquiries)
sts2teama@avivaservicing.co.uk (policy enquiries)
Our reference STS/PI/DA 009877
Your reference

18 December 2019

Dear Mr & Mrs Heather

Gemini Pet Foods Pension Scheme – 009877

Further to your letter dated 4 November 2019, please find enclosed your Deed of Removal which has been countersigned by Suntrust Limited as well as the Notice of Resignation of Aviva Administration Limited as advising actuary.

I have also enclosed a list of implications on post removal of Suntrust Limited for your information.

With regard to the scheme investments I would confirm that the Managing Trustees will now be responsible for organising the removal of Suntrust Limited from the ownership of these. Suntrust Limited will reserve the right to charge for additional expenses incurred over and above the normal documentation requiring our authorisation.

For your information the assets shown on our records are as follows.

INVESTMENT	REFERENCE	SUNTRUST CO-OWNERSHIP BASIS
Lloyds TSB	Account number ****8538	Co-signatory
Lloyds TSB	Account number ****4341	Co-signatory
HSBC	Account number ****3310	Co-signatory
Lloyds TSB	Account number ****9908	Co-signatory
Equities		Not known
**HSBC	Portfolio 993027	Not known

**We have a note on file stating that all funds from this investment were transferred to Lloyds, although we have never received confirmation of this.

Please ensure all correspondence is addressed to: STS Department, Aviva, PO Box 611 Bristol, BS34 9HH

Aviva Life & Pensions UK Limited, PO Box 582, Bristol, BS34 9FX. Telephone: 0117 989 9000

Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Calls to Aviva may be recorded.

In addition I would confirm that although Suntrust Limited is a co-signatory to the Trustee bank accounts listed above we do not hold the cheque or paying in books. We will just require removal from the bank mandates.

I would also confirm;

- According to our records you have both partially crystallised and have partially transferred funds to another arrangement, although we were unable to complete the necessary calculations to support these transactions.
- We had previously been made aware that there was unallocated monies but we have not received confirmation that these have now been allocated.

Regarding the points above please find attached:

- Copies of the Lifetime Allowance Certificates for the events we are aware of.
- A copy of our latest calculations which identifies the value of both your funds, these were undertaken before we were aware of the transfers to the SIPPS, see below.
- Copy extracts from the scheme accounts for years ending 31 March 2017 and 2018, confirming the values of the transfers to new SIPPS. We were not made aware of these transfers until after the event.
- A copy of your email in respect of the unallocated monies, unfortunately I am unable to locate that we had received any further communication around this.

In order to provide information to Retirement Capital, we will also require a letter of authority signed by Mrs Heather, once received we will levy a charge of £100 + VAT to provide this (where such information is in our possession). All scheme information should be available from (yourselves the Managing Trustees). On receipt of payment we will provide you with the information requested along with a receipted invoice.

We have not been appointed as Authorised Practitioner to the scheme so are unable to provide you with the PSTR number.

The Pension Regulator number is not something we would hold either as you would be responsible for the annual returns they require.

H M Revenue & Customs (HMRC) requirements

The Scheme Administrators, (which we assume you will be you) will need to inform HMRC of the change of Special Trustee using the HMRC 's 'Pension Schemes Online' service. This assures the scheme has been registered.

If you have any queries please do not hesitate to contact us quoting reference 009877.

Yours sincerely



Debra Attiwell
SSAS Servicing (STS)

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Notice of Resignation of Aviva Administration Limited as advising actuary

Scheme Name: Gemini Pet Foods Pension Scheme
Scheme Number: 9877

To the Managing Trustees of Gemini Pet Foods Pension Scheme

Aviva Administration Limited (company number 03253947) hereby gives notice that it is resigning from the position as a professional adviser (as defined by Section 47(4)(c) of the Pensions Act 1995) to provide advice and services relating to the actuarial affairs of the scheme. You will now need to consider the appointment of a replacement professional adviser to undertake the actuarial affairs of the scheme.

This notice constitutes the formal notice of resignation required under Regulation 5 of The Occupational Pension Schemes (Scheme Administration) Regulations 1996 (SI 1996/1715).

This resignation is effective from 13 December 2019.

Signed



SSAS Servicing (STS)
on behalf of Aviva Administration Limited

Certificate

Name: Mr J R Heather

Pension Scheme: Gemini Petfoods Pension Scheme

When certain benefits are paid from the pension scheme we must tell you how much of that year's personal lifetime allowance has been used up. We show this as a percentage.

Event:	Payment of a tax free cash sum
Date of event:	22 February 2016
Amount paid: Value of benefits paid:	£75,000.00
Percentage of personal lifetime allowance used:	6.00%

Event:	Funds entering Drawdown
Date of event:	22 February 2016
Amount paid: Value of benefits paid:	£225,000.00
Percentage of personal lifetime allowance used:	18.00%

Total percentage of the personal lifetime allowance used: 24.00%

You should keep this certificate with your tax documents as you may need to produce it to your local inspector of taxes to demonstrate that you have not exceeded your lifetime allowance either now or at some time in the future.