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\*\*\*\*\*  
 \*THERE ARE NO OFFICIAL OBSERVATIONS\*  
 \*\*\*\*\*

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

SIGNED

DATE \_\_\_\_\_

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



Holder's signature/Signature du titulaire (10)

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT  
PASSEPORT

Type/Type

P

Code/Code

GBR

Passport No./Passeport No.

144432424

Surname/Nom (1)

JANNETTA

Given names/Prénoms (2)

ANDREW

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

14 OCT /OCT 83

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

M KIRKCALDY

Date of issue/Date de délivrance (7) Authority/Autorité (8)

02 FEB /FEV 24 HMP0

Date of expiry/Date d'expiration (9)

02 FEB / FEV 34




P<GBRJANNETTA<<ANDREW<<<<<<<<<<<<<<<<<<<<<<<<<<<  
1444324240GBR8310143M3402029<<<<<<<<<<<<<<<<00



**UK DRIVING LICENCE**

David Nicklin  
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Protection Adviser  
Stratagem Financial Planning  
FCA 819330



1. JANNETTA  
2. MR ANDREW

3. 14.10.1983 SCOTLAND  
4a. 14.12.2021 4c. DVLA  
4b. 13.12.2031 DATE

5. JANNE810143A99BU 12

7. *A. Jannetta*

8. 19 JENNY GRAY PLACE, LOCHGELLY, KY5 9BF

9. AM/A/B1/B1/f/k/p/q

  
13.12.2031  
DEC31

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*[Signature]*



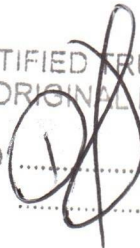


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CERTIFIED TRUE COPY  
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SIGNED

DATE

  
30/05/2024

**Trust Deed and Rules**  
relating to HMF Investment Trust SSAS

This TRUST DEED is made on: 03/02/2023

**BETWEEN:**

1. **HMF Consultancy Limited** whose registration number is SC723112 and whose registered office is situated at 19 Jenny Gray Place, Lochgelly, Fife, KY5 9BF (the "Employer"); and
2. **Andrew Jannetta** of 19 Jenny Gray Place, Lochgelly, Fife, KY5 9BF (the "Trustee(s)").

**INTRODUCTION:**

- a) The Employer wishes to establish the **HMF Investment Trust 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.

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

CERTIFIED TRUE COPY  
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SIGNED

DATE

*[Signature]*  
30/01/2024

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

EXECUTED as a Deed by HMF Consultancy Limited

acting by:

**Andrew Jannetta**

**Director**

Signature:

*[Signature: A. Jannetta]*

Witnessed in the presence of:

Signature:

*[Signature: Jason Dunlop]*

Name:

JASON DUNLOP

Address:

3 Scarhill Avenue

ML6 9HW

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

CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT

SIGNED .....  
DATE ..... 8/16/2024

Signed as a Deed by:

Signature:

*A. Jannetta*

**Andrew Jannetta**

Witnessed in the presence of:

Signature:

*J. Duncan*

Name:

JASON DUNCAN

Address:

3 Scarhill Avenue

MLG 9HCW





HM Revenue  
& Customs

J21D4T00LK9UAA0000000005001001 999 000

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

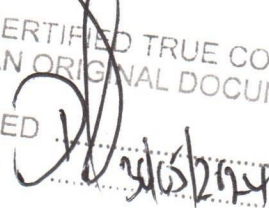
David Nicklin  
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FCA 819330

## Notification of registration for tax relief and exemptions

Pension Schemes Services  
HM Revenue & Customs  
BX9 1GH

Phone 0300 123 1079

Date of issue 28/04/2023

CERTIFIED TRUE COPY  
OF AN ORIGINAL DOCUMENT  
SIGNED   
DATE 28/04/23



**Pension scheme name** HMF Investment Trust SSAS

**Date we registered your scheme** 27/04/2023

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)** 20007650RM

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](http://www.thepensionsregulator.gov.uk)

## 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](http://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.



**Online Banking** transaction report

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

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

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SIGNED .....

DATE .....

Account Name: HMF INVESTMENT TRUST SSAS

Account Number: 49160968

Sort Code: 23-05-80

Account Type: BCA

Account Currency Code: GBP

Date searched from: 01 May 24

Date searched to: 29 May 24

Date/Time of report: 29 May 2024 11:50

Date	Value Date	Description	Money Out	Money In	Balance
10 May 24	11 May 24	Inward Payment HMF CONSULTANCY LIMITED FT24131VYSL2 HMF C pension		200.00	134,252.83
30 Apr 24	01 May 24	Credit Interest 49160968-20240430 Credit Interest		110.04	134,052.83



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OF AN ORIGINAL DOCUMENT

SIGNED .....  
DATE ..... 31/05/24

MR A JANNETTA  
19 Jenny Gray Place  
Lochgelly  
KY5 9BF



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

18 April to 17 May 2024

Account Name  
MR ANDREW JANNETTA & Mrs LEANNE Jannetta

#### Account Summary

Opening Balance	£6,928.59
Payments In	£2,797.19
Payments Out	£7,988.84
Closing Balance	£1,736.94
Arranged Overdraft Limit	£1,000.00

International Bank Account Number  
GB73HBUK40475935551099

Bank Identifier Code  
HBUKGB41FDI

Sortcode	Account Number	Sheet Number
40-47-59	35551099	377

#### Your 1st Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
17 Apr 24	Balance brought forward			6,928.59
18 Apr 24	BP ANDREW JANNETTA HBOS	3,500.00		3,428.59
19 Apr 24	CR DYER & CO CLIENT A 33 WATTERS CRE		547.19	3,975.78
23 Apr 24	SO L JANNETTA HBOS JOINT ACCOUNT	300.00		3,675.78
30 Apr 24	DD NOVUNA	208.94		3,414.34
	DD UTILITY WAREHOUSE	52.50		
01 May 24	DD AVIVA LIFE	39.72		
	DD FIFE COUNCIL	253.00		
	DD TV LICENCE MBP	13.25		
	CR HMF CONSULTANCY LI HMF Consultancy LJ		750.00	3,858.37
02 May 24	DD HALIFAX FIRST PAYMENT	2,149.17		
	SO AJ HBOS FD JOINT ACCOUNT	500.00		1,209.20
03 May 24	DD PAYPAL PAYMENT	79.99		
	CR HMF CONSULTANCY LI Reference - HMF C		1,500.00	2,629.21
07 May 24	DD OCTOPUS ENERGY	160.62		
	DD INDEPENDENT CARE P	15.62		
	DD B/CARD PLAT VISA	402.67		
	DD BHAM MIDSHIRES	219.67		1,830.63
08 May 24	DR INTEREST TO 16APR2024	0.20		1,830.43
15 May 24	DD SKY DIGITAL	73.50		
	Balance carried forward			1,756.93

first direct

firstdirect.com  
03 456 100 100  
40 Wakefield Road  
Leeds LS98 1FD