

11 Ravenstone Drive
Greetland
Halifax
W Yorkshire
HX4 8DU

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

27th January 2016

Dear Sirs,

Under the Trustee Resolution dated 27-01-2016 the power to invest a member Trustee's share of the fund is delegated to that member Trustee alone. Availing myself of the powers delegated by this resolution, I wish to inform you of my intention to invest £63,000 of my share of the fund contained within the Halfpenny & Spendloff Ltd Executive Pension Scheme into Secret Hills (IOM) Ltd.

I confirm my understanding that Pension Practitioner .Com cannot offer advice or recommendations on investments, that I have sought any independent advice I deem necessary to enable the investment into Secret Hills (IOM) Ltd and that I know, understand and appreciate the risks inherent with this investment. I also confirm that I assume all responsibility for these risks, that the investment might not be regulated by the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS), and that I cannot hold Pension Practitioner .Com liable for any loss that may arise from the performance or failure of this investment.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Keith Hatzer', followed by a large, stylized flourish or scribble.

Keith Hatzer

Member Trustee of the Halfpenny & Spendloff Ltd Executive Pension Scheme