



bespoke pension solutions

Georgina Stuliglowa  
Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

27/05/2016

Dear Georgina

**Halfpenny and Spendloff SSAS –member Fred Irvine**

Further to my email today, please find enclosed signed originals of the following:

- 4 x investment confirmation letters.

The Royal London transfer out request has been sent to Royal London.

Kind regards

A handwritten signature in black ink, appearing to read "Dawn Hutchings", with a stylized flourish at the end.

Dawn Hutchings  
Director

32 Wymering Road  
Portsmouth  
West Sussex  
PO2 7HY

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

23<sup>rd</sup> May 2016

Dear Sirs,

Under the Trustee Resolution dated 27 January 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 £10,000 of my share of the fund contained within the Halfpenny and Spendloff Ltd EPS into Dolphin Trust investment.

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 Dolphin Trust investment, 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 'Frederick Irvine', with a stylized flourish at the end.

Frederick Irvine

Member Trustee of the Halfpenny and Spendloff Ltd EPS

32 Wymering Road  
Portsmouth  
West Susses  
PO2 7HY

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

23<sup>rd</sup> May 2016

Dear Sirs,

Under the Trustee Resolution dated 27 January 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 ~~£~~ <sup>\*</sup>35,000 of my share of the fund contained within the Halfpenny and Spendloff Ltd EPS into Barworks inc Workspace investment.

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 Barworks inc Workspace investment, 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,



Frederick Irvine

Member Trustee of the Halfpenny and Spendloff Ltd EPS

\* Investment = £ US\$ 50,000

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West Sussex  
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23<sup>rd</sup> May 2016

Dear Sirs,

Under the Trustee Resolution dated 27 January 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 £41,670 of my share of the fund contained within the Halfpenny and Spendloff Ltd EPS into Unity Bay, Akbuk Resort Group investment.

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 Unity Bay, Akbuk Resort Group investment, 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 'F. Irvine', written in a cursive style.

Frederick Irvine

Member Trustee of the Halfpenny and Spendloff Ltd EPS

32 Wymering Road  
Portsmouth  
West Sussex  
PO2 7HY

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

23<sup>rd</sup> May 2016

Dear Sirs,

Under the Trustee Resolution dated 27 January 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 £ 40,000 of my share of the fund contained within the Halfpenny and Spendloft Ltd EPS into Best International, Car Park investment.

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 Best International, Car Park investment, 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 'F. Irvine', with a stylized flourish at the end.

Frederick Irvine

Member Trustee of the Halfpenny and Spendloft Ltd EPS