

Trust Deed and Rules
relating to JH&H Pension Trust SSAS

This TRUST DEED is made on: **11-01-2023**

BETWEEN:

1. **LMJ Accountants Limited** whose registration number is 09205656 and whose registered office is situated at Basepoint Business Centre 110 Butterfield, Great Marlings, Luton, England, LU2 8DL (the "**Employer**"); and
2. **Javaria Sarmad** of 5 Stratford Drive, Wootton, Northampton, NN4 6JT (the "**Trustee(s)**").

INTRODUCTION:

- a) The Employer wishes to establish the **JH&H Pension 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:

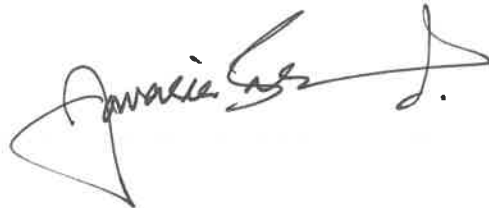
1. The Employer hereby establishes the SSAS with effect on and from the date of this deed and appoints the Trustees as the first trustees of the SSAS. The SSAS is governed by the rules scheduled to this deed.
2. The Trustees have agreed to be trustees of the SSAS.
3. The Employer is the first principal 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.

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

EXECUTED as a Deed by **LMJ Accountants Limited**
acting by:

Javaria Sarmad
Director

Signature:

A handwritten signature in black ink, appearing to read 'Javaria Sarmad', with a large, stylized initial 'J'.

Witnessed in the presence of:

Signature:

A handwritten signature in black ink, appearing to read 'MOS', with a large, stylized initial 'M'.

Name:

MARILYN GILLARD

Address:

2 BLAKESLEY DRIVE

Luton

BEAS

LU2 7AL

Signed as a Deed by:

Signature:

A handwritten signature in black ink, appearing to read 'Javaria Sarmad', with a large, stylized initial 'J'.

Javaria Sarmad

Witnessed in the presence of:

Signature:

A handwritten signature in black ink, appearing to read 'Carol Dagush', with a large, stylized initial 'C'.

Name:

CAROL DAGUSH

Address:

17 FORGE CLOSE

CHALTON

LUTON

BECS

LU4 9UT