

Pension Practitioner  
33-35 Daws Lane  
London  
NW7 4SD

Our Reference: 160154  
07/04/2017

Dear Sirs,

**Re- Mr DAVID JOHN NICKLIN**

Please find enclosed an Expression of Wish authorising the benefits of the above plan to be paid to the Trustees of THE DAVID JOHN NICKLIN FAMILY PENSION DEATH BENEFITS TRUST (Reference No 160154) upon the death of the Pension Member.

**The Pension Member is aware that the Pension Fund Trustees will have ultimate discretion as to who the benefits are paid to.**

Please also find enclosed a letter of authority, signed by the Pension Member, authorising Countrywide Tax and Trust Corporation to communicate with you in matters relating to this Nomination.

**Please confirm in writing to Countrywide Tax & Trust Corporation Ltd of Abbotsfield House, 43 High Street, Kenilworth, Warwickshire CV8 1RU that the Expression of Wish has been noted on your records. Alternatively please email [livetrust@countrywidegroup.co.uk](mailto:livetrust@countrywidegroup.co.uk) to confirm that the Expression has been noted. Please quote our reference number in correspondence.**

**Please also return the Expression of Wish document directly to Countrywide Tax & Trust Corporation Ltd.**

**If any further action is required to complete the nomination we would be grateful if you could confirm this in writing.**

**We look forward to hearing from you.**

Yours faithfully,

The Live Trust Department



Visit: [www.countrywidegroup.co.uk](http://www.countrywidegroup.co.uk)

Tel: 01926 514 390 Fax: 01926 514 391 Email: [enquiries@countrywidegroup.co.uk](mailto:enquiries@countrywidegroup.co.uk)  
Registered Office: 30 Binley Road, Coventry CV3 1JA - Registered company of England and Wales no: 4844596



## LETTER OF AUTHORITY - REQUEST FOR INFORMATION ONLY

**Full Name:** DAVID JOHN NICKLIN    **Date of Birth:** 27 June 1969

**Address of Applicant:** 20 Cromer Road Cheadle Stockport SK82AX

**Policy Provider:** PENSION PRACTITIONER

**Policy/Payroll Number:** MDJ SSAS

### TO WHOM IT MAY CONCERN

Please accept this Letter of Authority as my authority and request for you to provide Countrywide Tax & Trust Corporation Ltd with any information they may request from you with regards to my business, investment, insurance, mortgage and pension or other financial arrangements.

This authority does not transfer the servicing arrangements of my plans or provide any authority for Countrywide Tax & Trust Corporation Ltd to act on my behalf.

Any proposed changes will require further authority.

Many thanks in advance for your help.

Yours faithfully

Client signature .....

Date

26/03/2017

THE  
DAVID JOHN NICKLIN  
FAMILY PENSION DEATH  
BENEFITS TRUST

(REFERENCE 160154 / 04DXN)

I certify this to be a true copy of an original document.

*Countrywide 7/4/17*

Countrywide Tax & Trust Corporation Ltd  
Abbotsfield House  
43 High Street  
Kenilworth, Warks. CV8 1RU

Company Reg. No. 04844596

Countrywide Tax & Trust Corporation Ltd  
Abbotsfield House, 43 High Street, Kenilworth  
Warwickshire CV8 1RU  
Tel: 01926-514390 [www.countrywidegroup.co.uk](http://www.countrywidegroup.co.uk)

**c o u n t r y w i d e**  
Tax & Trust Corporation Ltd

THE DAVID JOHN NICKLIN FAMILY PENSION DEATH BENEFITS TRUST  
DECLARATION OF TRUST

This Declaration of Trust is made this 13<sup>th</sup> day of February 2017

BETWEEN

the Settlor            DAVID JOHN NICKLIN  
of                        20 Cromer Road Cheadle  
                             Stockport SK82AX

and

Trustee No: 1.        DAVID JOHN NICKLIN  
of                        20 Cromer Road Cheadle  
                             Stockport SK82AX

and

Trustee No: 2.        JENNIFER CRAWFORD  
of                        20 Cromer Road Cheadle  
                             Stockport SK82AX

and

Trustee No: 3.        BETHANY NICKLIN  
of                        33 Church Street Wincham  
                             CW96EP

(the Trustees)

*I certify this to be a true copy of an original document.*

*Countrywide* 7/4/17  
**Countrywide Tax & Trust Corporation Ltd**  
Abbotsfield House  
43 High Street  
Kenilworth, Warks. CV8 1RU

Company Reg. No. 04844596

WHEREAS

The Settlor wishes to make this irrevocable settlement and has transferred to the Trustees the sum of £10 (de minimus). From time to time further monies or property may be paid or transferred to the Trustees by way of addition. Such sums or property are hereinafter referred to as the Trust Property.

NOW THIS DEED WITNESSES THAT the Trustees shall hold the Trust Property on trust for such of the beneficiaries in Section A ('the Beneficiaries') in such shares and in such manner as the Trustees (being at least two in number or a Trust Corporation) shall in their absolute discretion appoint by deed or deeds revocable or irrevocable and executed at any time during the Trust Period.

Section A - Potential Beneficiaries

My partner JENNIFER CRAWFORD

My son JACK NICKLIN

My daughter FAYE NICKLIN

My daughter LUCY NICKLIN

My daughter BETHANY NICKLIN

Plus any other persons I during my lifetime later nominate in writing to the trustees and after my death other persons nominated by the trustees with the exception of myself, the settlor DAVID JOHN NICKLIN

I certify this to be a true copy of an original document

Countrywide

Countrywide Tax & Trust Corporation Ltd  
Abbotsfield House  
43 High Street  
Kenilworth, Warks. CV8 1RU

Company Reg. No. 04844596

07/04/17

Any monies liable to be invested hereunder may be invested in any manner the Trustees in their absolute discretion think fit. If applicable Section 32 of the Trustee Act (Northern Ireland) 1958 shall not apply to this settlement.

The Trustees may at their discretion lend to any one or more of the Beneficiaries such amounts on such terms as to interest and security (if any) as they think fit.

If applicable the statutory powers of advancement contained in section 33 of the Trustee Act (Northern Ireland) 1958 shall apply to this settlement with the omission in proviso (a) to sub section (1) of the words "one-half of".

Any trustee for the time being (other than the Settlor) being a solicitor or other person engaged in any profession or business shall be entitled to charge and be paid all usual professional or other charges for business done by him/her in relation to this settlement.

The Settlor has the power to remove any Beneficiary.

The Settlor has the power to remove any Trustee and appoint new or additional Trustees.

After the death, or the loss of mental capacity of the Settlor the Trustees shall have the power to appoint new or additional Trustees.

## DEFINITIONS

The Trust Period means the period ending on the earlier of:

(i) the last day of the period of (A) 80 years from the date of this deed if the Trust is governed by and construed according to the law of Northern Ireland or Scotland, or (B) 125 years from

the date of this deed if the Trust is governed by and construed according to the law of England and Wales, which period, and no other, shall be the applicable perpetuity period; and

(ii) such date as the Trustees shall at any time specify by deed, not being a date earlier than the execution of such deed or later than a date previously specified.

## OVERRIDING POWERS

The Trustees shall have the following powers ("Overriding Powers"):

### a) Power of Appointment

- i) The Trustees may appoint that they shall hold any Trust Property for the benefit of any Beneficiaries, on such terms as the Trustees think fit.
- ii) An appointment may create any provisions and in particular:
  1. discretionary trusts;
  2. dispositive or administrative powers exercisable by the Trustees or any other person.
- iii) An Appointment shall be made by deed and may be revocable or irrevocable.

### b) Transfer of Trust Property to other settlement

- i) The Trustees may by deed declare that they hold any Trust Property on trust to transfer it to trustees of another settlement, wherever established, to hold on the terms of that settlement, freed and released from the terms of this Settlement.
- ii) The Trustees shall only exercise this power if:
  1. every Person who may benefit is (or would if living be) a Beneficiary; or
  2. with the consent in writing of two Beneficiaries.

### c) Power of advancement

The Trustees may pay or apply any Trust Property for the advancement or benefit of any Beneficiaries.

### d) The Overriding Powers shall be exercisable only

- i) during the Trust Period; and
- ii) at a time when there are at least two Trustees, or the Trustee is a company carrying on a business which consists of or includes the management of trusts, or when the power to appoint additional Trustees cannot be exercised.

This trust deed shall be governed by and constructed according to the law of England and Wales unless the address of the Settlor is in Scotland in which case the Trust shall be

*I certify this to be a true copy of an original document.*

*Countrywide* 7/4/17  
**Countrywide Tax & Trust Corporation Ltd**  
Abbotsfield House  
43 High Street  
Killingworth, Warks. CV8 1RU  
Company Reg. No. 04844596

governed by the law of Scotland or the address of the Settlor is in Northern Ireland in which case the Trust shall be governed by the law of Northern Ireland.

#### STEP POWERS

The Standard Provisions (excluding clause 20.2) and all of the Special Provisions of the Society of Trusts and Estate Practitioners (2nd Edition) shall apply to this settlement

I certify this to be a true copy of an original document.

Countrywide 7/4/17

**Countrywide Tax & Trust Corporation Ltd**

Abbotsfield House

43 High Street

Kenilworth, Warks. CV8 1RU

Company Reg. No. 04844596



Signed and delivered as a deed by the Settlor DAVID JOHN NICKLIN

Signature of witness

Name and address of witness

68 MEADWAY, BRAMHALL, CHESHIRE, SK7 1LX

Signed and delivered as a deed by the Trustee DAVID JOHN NICKLIN

Signature of witness

Name and address of witness

68 MEADWAY, BRAMHALL, CHESHIRE, SK7 1LX

Signed and delivered as a deed by the Trustee JENNIFER CRAWFORD

Signature of witness

Name and address of witness

8 Moss Vale Road M41 9BN

I certify this to be a true copy of an original document.

Countrywide 7/4/17  
Countrywide Tax & Trust Corporation Ltd  
Abbotsfield House  
43 High Street  
Kenilworth, Warks. CV8 1RU

Signed and delivered as a deed by the Trustee BETHANY NICKLIN

Company Reg. No. 04844596

Signature of witness

Name and address of witness

30 FRESHWATER VIEW, NORTHWICH, CHESHIRE  
CW8 1QL



THE  
DAVID JOHN NICKLIN  
NOMINATION OF DEATH  
BENEFITS

(REFERENCE 160154 / 04DXN)

Countrywide Tax & Trust Corporation Ltd  
Abbotsfield House, 43 High Street, Kenilworth  
Warwickshire CV8 1RU  
Tel: 01926-514390    [www.countrywidegroup.co.uk](http://www.countrywidegroup.co.uk)

**c o u n t r y w i d e**  
Tax & Trust Corporation Ltd

**NOMINATION OF DEATH BENEFITS  
THE DAVID JOHN NICKLIN FAMILY PENSION DEATH  
BENEFITS TRUST**

This Nomination is made this 14<sup>th</sup> day of February 2017

To the Trustees of the Pension policy/scheme named below:

Pension Provider	PENSION PRACTITIONER
Pension Provider Address	33-35 Daws Lane London NW7 4SD
Pension Member Full Name	DAVID JOHN NICKLIN
Payroll Number / Policy Number	MDJ SSAS
National Insurance Number	NS206994A

I understand that in the event of my death any death benefits that may be due will be distributed at the discretion of the Pension Trustees from the above scheme or plan or any benefit provided by any subsequent plan or scheme for the member.

I would ask that you consider my wishes as set out in this Expression of Wish and furthermore I request that the trustees of the trust named below be consulted at such time that benefits are payable with regard to how best to allocate them.

It is my wish that the Death Benefits of my Pension Plan be paid directly to the Trustees of **THE DAVID JOHN NICKLIN FAMILY PENSION DEATH BENEFITS TRUST** upon my death to hold for the beneficiaries of the Trust.

These presently being:

Trustee No: 1. DAVID JOHN NICKLIN of 20 Cromer Road Cheadle Stockport SK82AX

Trustee No: 2. JENNIFER CRAWFORD of 20 Cromer Road Cheadle Stockport SK82AX

Trustee No: 3. BETHANY NICKLIN of 33 Church Street Wincham CW96EP  
(the Trustees of THE DAVID JOHN NICKLIN FAMILY PENSION DEATH BENEFITS TRUST)

Should the above named trustees or their successors refuse The Nominated Benefits or any part thereof then it is my wish that Pension Benefits be made available to the nominated beneficiaries as named in Schedule 1 or a fund or policy under the Pension Freedom flexi access legislation.

Schedule 1. Flexi Access Nominated Beneficiaries.

- i. 1/5 to my partner JENNIFER CRAWFORD
- ii. 1/5 to my son JACK NICKLIN
- iii. 1/5 to my daughter BETHANY NICKLIN
- iv. 1/5 to my daughter FAYE NICKLIN
- v. 1/5 to my daughter LUCY NICKLIN

Should any named nominated beneficiary above predecease me or wish to refuse or reduce their share of the fund in favour of another named beneficiary as follows, I would wish that this be completed before allocation to the new flexi access funds.

In the event that my partner JENNIFER CRAWFORD predeceases me, I would ask that their share be distributed to the surviving beneficiaries named in Schedule 1 above in equal shares if more than one.

In the event that my son JACK NICKLIN predeceases me, I would ask that his share be distributed to the surviving beneficiaries named in Schedule 1 above in equal shares if more than one.

In the event that my daughter BETHANY NICKLIN predeceases me, I would ask that her share be distributed to the surviving beneficiaries named in Schedule 1 above in equal shares if more than one.

In the event that my daughter FAYE NICKLIN predeceases me, I would ask that her share be distributed to the surviving beneficiaries named in Schedule 1 above in equal shares if more than one.

In the event that my daughter LUCY NICKLIN predeceases me, I would ask that her share be distributed to the surviving beneficiaries named in Schedule 1 above in equal shares if more than one.

I understand that these are my wishes at the time of signing this Nomination and I understand that should my circumstances and/or wishes change in the future that I should review this Nomination.

I accept that it is solely my own responsibility to provide any revised wishes in writing to my flexi scheme provider. Likewise to provide a similar nomination to any new scheme provider.

Yours Faithfully,

Signed by The Pension Member DAVID JOHN NICKLIN

Signature

