

## Submission Receipt

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Current Scheme name:	MMC SSAS
PSTR:	00749256RA
Submission Type:	Pension Scheme Return for 2012
Submission date:	27 Apr 2012
Submitter name:	Moorefield Management Consultancy Ltd
Submitter ID:	A0099147

This is your Submission Receipt.

The Pension Scheme Return for 2012 was successfully submitted to HM Revenue & Customs at 07:41 GMT on 27 April 2012.

Your submission receipt reference number is:

3QQ0sUvrEE2vWj191Ajfdgw6kfQ=

The Submission Receipt reference number is a unique identification code that is calculated from the entire contents of your form. It will have changed every time you amended your return prior to submission and will have been included on every printed copy of the completed return.

**We strongly advise you to store this on your computer, in a secure place.**

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## Submission Receipt

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Current Scheme name:	MMC SSAS
PSTR:	00749256RA
Submission Type:	Pension Scheme Return for 2010
Submission date:	9 Nov 2010
Submitter name:	Moorefield Management Consultancy Ltd
Submitter ID:	A0099147

This is your Submission Receipt.

The Pension Scheme Return for 2010 was successfully submitted to HM Revenue & Customs at 12:46 GMT on 9 November 2010.

Your submission receipt reference number is:

tebU08Vwu7W6mjxol6Z8VU1UnFs=

The Submission Receipt reference number is a unique identification code that is calculated from the entire contents of your form. It will have changed every time you amended your return prior to submission and will have been included on every printed copy of the completed return.

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**Annual claim by Scheme Administrator for recovery  
of tax deducted by individuals**

Year ending 5 April (enter year) **2012**

Please complete both pages to reclaim the tax deducted  
by your members from their relievable pension contributions  
(including Stakeholder Pension contributions).

This form should reach us no later than 6 October  
following the end of the tax year. Return it to  
HM Revenue & Customs, Pension Schemes Services,  
FitzRoy House, Castle Meadow Road, Nottingham, NG2 1BD.

Payments can then be made to you on the 21st day of the  
following month (or the next working day).

Detailed guidance regarding this form can be found in  
Chapter 5 of the Registered Pension Schemes Manual (RPSM).

**Note:** Have you made any lump sum refunds of contributions  
made by individuals as a result of the restriction of higher  
rate tax relief for the period between 22 April 2009 and 5  
April 2011? If you have, the tax due should be accounted  
for on the Accounting for Tax Return (AFT) not on your  
Relief at Source (RAS) claim. The AFT must be completed  
and filed electronically on Pensions Schemes Online. Further  
information about such refunds can be found in the  
Registered Pension Scheme Manual, page 15102000.

**Relief at Source reference number**
**M1306**
**Scheme Administrator's details**

Scheme Administrator's name

**MOOREFIELD MANAGEMENT CONSULTANCY**

If your address has changed, or is going to change, please  
give us your new address

<b>N/A</b>
Postcode
Country

Date address changed or will change DD MM YYYY

Contact name *report any changes separately*
**MICHAEL HAYES**

Contact's phone number

**07778 664468**

Name of Scheme Administrator's bank

**BANK OF IRELAND**

Account number

**43086051**

Sort code

**90-23-11**

If your bank account details change you should give  
full details *in advance of this claim*, by writing to  
HM Revenue & Customs, Pension Schemes Services,  
FitzRoy House, Castle Meadow Road, Nottingham, NG2 1BD.

**External auditor's report**

We have examined the records of contributions received,  
kept by

**MMC SSAS**

for the purposes of the Regulation made under  
Section 192(2) and (3) Finance Act 2004 for the period  
covered by the annual claim.

In our opinion appropriate records have been maintained by

**MMC SSAS**

and the amounts included in parts 1-6 are in accordance  
with those records.

**SOLICITORS**

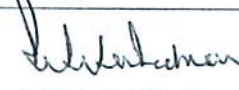
Auditor's name

**RICHARD M. REDMAN**

Address

<b>13 HIGH STREET</b>
<b>LURGAN</b>
<b>CO ARMAGH</b>
Postcode <b>BT66 8BS</b>
Country <b>N. IRELAND</b>

**SOLICITOR**  
Signature of appointed auditor



Date DD MM YYYY

**27 04 2012**



## Claim and statement

### Part 1 - Period for which you are claiming

From

06 / 04 / 2011

To

05 / 04 / 2012

### Part 2 - Statement of contributions received and amount claimed

Net contributions received from individuals

£ 20 955 —

Amount claimed

£ 5238-75 A

### Part 3 - Details of excess relief (schedule attached in accordance with the Regulations)

Net contributions received

£ 20 955 —

Excess relief obtained

£ 0 B

### Part 4

Net amount claimed (A minus B)

£ 5238-75 C

Or

net payment due (B minus A)

£ 0 D

### Part 5 - Details from interim claims made during the year

Net amount received from HM Revenue & Customs (where sum recovered exceeds excess relief payments)

£ 0 E

Or

net amount paid to HM Revenue & Customs (where excess relief payments exceed sum recovered)

£ 0 F

### Part 6 - Details of amounts now claimed or excess relief repayable

Amount claimed from HM Revenue & Customs (G equals C - E, C + F or F - D)

£ 5238-75 G

Excess relief repayable to HM Revenue & Customs - cheque enclosed

(H equals D - F, D + E or E - C)

£ 0 H

### Application and certificate

I, the Scheme Administrator named overleaf, apply for recovery of the amount shown in part 6 above.

This application is made in accordance with all Regulations made under Section 192(1) Finance Act 2004.

I certify that:

- All records required by the Regulations are being kept.
- The claim relates only to contributions for which relief is given under Section 192(1) Finance Act 2004.
- The sum claimed takes account of any interim claim made.
- The Scheme Administrator agrees to account to HM Revenue & Customs for any excess amount claimed.
- The statements on the form are true and correct in all aspects to the best of my knowledge and belief.

Name of authorised signatory (use capital letters)

MICHAEL HAYES

Signature of authorised signatory



Date DD MM YYYY

27 04 2012

If the authorised signatory has changed since the last application, please report the details on a separate sheet of paper.

### Help

For more information or help write to us at:

HM Revenue & Customs  
Pension Schemes Services  
FitzRoy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

Or phone us on 0845 600 2622

5238-75 CLAIMED  
EARLY MARCH 2012  
BUT NOT YET RECEIVED



## Notes on completing this form

### What to report

- The number of members for which you have contracts and have received a contribution during the tax year being reported.
- Contributions received since 6 April. **Do not** include any amounts received in an earlier tax year.
- If a member has more than one contract of the same type, report the total contributions for each type.

There is more detailed guidance in Chapter 5 of the Registered Pension Schemes Manual.

Please complete both pages to give statistics about the members of your scheme(s). Details must be shown separately for members with non-stakeholder contracts and members with stakeholder pension contracts.

### Further help

If you have difficulty with any aspect of reporting the statistical data, write to:

Savings & Pensions Analysis  
KAI Analysis  
HM Revenue & Customs  
100 Parliament Street  
London  
SW1A 2BQ

Or you can phone us on **020 7147 3096**

### What to do next

This form should reach us no later than **5 June** following the end of the tax year. Return it to:

**HM Revenue & Customs**  
Pension Schemes Services  
FitzRoy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

Year ending 5 April (enter year)

2012

Relief at Source (RAS) reference number

M1306

### Scheme details

Scheme name

MMC SSAS

Note: Scheme Administrator's submitting aggregated claims covering multiple schemes need not complete the above box.

Scheme Administrator's name

MOOREFIELD MANAGEMENT

Contact person for statistical enquiries

MIKE HAYES

Contact person's phone number

07779 664463

This form does not have to be reviewed by your external auditors.

You are required to make a return of:

- the number of members at 5 April, and
- the total contributions received under each of the categories shown overleaf in the year to 5 April.

If you need help reporting the statistical data, please refer to the notes on page 1.

## Statistical report – summary of schemes

Statistical report period From 06 04 2011 to 05 04 2012

### Members of employer sponsored schemes

#### Contracted out members

	Non-Stakeholder Pensions	Stakeholder Pensions
Number of members	<input type="text" value="/"/> P1	<input type="text" value="/"/> S1
Minimum contributions received	£ <input type="text" value="/"/> P2	£ <input type="text" value="/"/> S2
Net contributions received from individuals	£ <input type="text" value="/"/> P3	£ <input type="text" value="/"/> S3
Contributions received from employers	£ <input type="text" value="/"/> P4	£ <input type="text" value="/"/> S4

#### Non-contracted out members

Number of members	<input type="text" value="2"/> P5	<input type="text" value="/"/> S5
Net contributions received from individuals	£ <input type="text" value="20955"/> P6	£ <input type="text" value="/"/> S6
Contributions received from employers	£ <input type="text" value="6056.28"/> P7	£ <input type="text" value="/"/> S7

### Members of non-employer sponsored schemes

#### Contracted out members with only minimum contributions

	Non-Stakeholder Pensions	Stakeholder Pensions
Number of members	<input type="text" value="/"/> P8	<input type="text" value="/"/> S8
Minimum contributions received	£ <input type="text" value="/"/> P9	£ <input type="text" value="/"/> S9

#### Contracted out members with minimum contributions and other contributions

Number of members	<input type="text" value="/"/> P10	<input type="text" value="/"/> S10
Minimum contributions received	£ <input type="text" value="/"/> P11	£ <input type="text" value="/"/> S11
Net contributions received from individuals	£ <input type="text" value="/"/> P12	£ <input type="text" value="/"/> S12
Contributions received from employers	£ <input type="text" value="/"/> P13	£ <input type="text" value="/"/> S13

#### Non-contracted out members

Number of members	<input type="text" value="/"/> P14	<input type="text" value="/"/> S14
Net contributions received from individuals	£ <input type="text" value="/"/> P15	£ <input type="text" value="/"/> S15
Contributions received from employers	£ <input type="text" value="/"/> P16	£ <input type="text" value="/"/> S16



5th April  
2012

	£	£	£	£	£	£	£	£	£
Income									
Transfers from Skandia								167,392.64	
	M Hayes							29,090.25	196,482.89
	Y Hayes								
Personal Contributions (net)								24,665.00	
	M Hayes	13,200.00			26,500.00			4,472.00	29,137.00
	Y Hayes	7,755.00			5,275.00				
Employer Contributions								3,364.50	
	M Hayes	6,056.28			8,075.04			-	3,364.50
	Y Hayes				2,000.00				
Tax rebates								6,166.25	
	M Hayes	3,300.00			6,625.00			1,118.00	7,284.25
	Y Hayes	1,938.75			1,318.75				
	Total Fund Contributions	32,250.03			49,793.79				236,268.64
	Rents	800.00			500.00				
	Dividend income net of tax	6,799.40			1,524.92				
	Realised gains on shares	19,803.34			24,825.73				
	Unrealised losses on shares	- 29,160.17			- 24,338.68				
	Interest Received	206.44			1,538.84				151.89
	Total Fund Income before expenses	- 1,550.99			4,050.81				236,420.53
Expenditure									
	Set up costs	0			-			1,175.00	
	Practitioner fees	1,140.00			837.18			558.12	
	Advisor fees	5,000.00			5,000.00			3,000.00	
	Bank fees	59.34	6,199.34		61.14	5,898.32		62.36	4,795.48
Investment activity this period									
	Purchase of agricultural land	30,000.00			37,800.00				37,500.00
	Deposit account								189,119.86
	Share Account	- 20,000.00			190,000.00				
		10,000.00			227,800.00				226,619.86
Balance Sheet Of Funds as at 5th April 2012									
Investments									
	Agricultural Land	7 acres	105,300.00		5 acres	75,300.00		2.5 acres	37,500.00
	Deposit Account		23,077.74			11,259.36			189,119.86
	Share Dealing cash account		17,420.39			4,782.84			
	Shares held (Mid Market Valuation)		152,034.15			187,229.13			
			297,832.28			278,571.33			226,619.86
Debtors									
	Tax refunds due		5,238.75			-			7,284.25
Cash on Hand									
	Current account		1,000.00			1,000.00			1,000.00
Accrued Charges									
	Practitioner Fees		-			-		- 279.06	
	Advisor Fees		-			-		- 3,000.00	- 3,279.06
Net Pension Fund			304,071.03			279,571.33			231,625.05
MMC SSAS									
period ended 5th April 2012									
	M. Hayes	Y Hayes	Total	M. Hayes	Y Hayes	Total	M. Hayes	Y Hayes	Total
Contributions in	22,556.28	9,693.75	32,250.03	41,200.04	8,593.75	49,793.79	201,588.39	34,680.25	236,268.64
Investment income	- 1,307.42	- 243.57	- 1,550.99	3,443.19	607.62	4,050.81	129.60	22.29	151.89
Costs	6,199.34	-	6,199.34	5,898.32		5,898.32	4,795.48	-	4,795.48
Net funds at 5th April 2012	250,716.93	53,354.10	304,071.03	235,667.41	43,903.92	279,571.33	196,922.51	34,702.54	231,625.05
	82%	18%	24,499.70	84%	16%	47,946.28	85%	15%	



Income	ER Cont	EE Cont	Rents	Interest	tax refund	Trans from
April	672.92					
May	672.92					
June	672.92		500.00			
July	672.92					
Aug	672.92					
Sept	672.92					
Oct	672.92					
Nov	672.92					
Dec	672.92					
Jan						20,000.00
Feb						
Mar		20,955.00	300.00	206.44		
	<b>6,056.28</b>	<b>20,955.00</b>	<b>800.00</b>	<b>206.44</b>	<b>-</b>	<b>20,000.00</b>

Expenditure	Land	Bank fees	Practitioner fees	Barclays
April				
May				
June		15.63	285.00	
July				
Aug				
Sept		14.60	285.00	
Oct				
Nov				
Dec		14.60	285.00	
Jan	30,000.00			
Feb				
Mar		14.51	285.00	5,000.00
	<b>30,000.00</b>	<b>59.34</b>	<b>1,140.00</b>	<b>5,000.00</b>

Pension Trader  
Account Valuation - Sector and Investment Summary

Barclays Stockbrokers  
Tay House  
300 Bath Street  
Glasgow  
G2 4LH

Account number 481/70635110/67

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Tel 0845 601 7788  
e-mail stockbrokers@barclays.co.uk  
Web www.stockbrokers.barclays.co.uk

Mmc Ssas  
Moorefield  
Lurgan  
County Armagh  
BT66 7NJ

BARCLAYS

Valuation Date: 5th April 2012

Sector and Investment	Quantity	Mid Market Price (p)	Mid Market Value (£)	Book Cost (£)	Profit/(Loss) (%)	Gross Yield (%)
LIFE INSURANCE AVIVA ORD GBP0.25	7,205	317P XD	22,839.85	24,998.24	(8.63)	9.1
TECHNOLOGY HARDWARE & EQUIP PACE PLC ORD GBP0.05	14,151	71P	10,047.21	14,999.48	(33.01)	3.7
Totals			152,034.15	204,976.35	(25.82)	3.6

Account Summary	£
Cash Held	11,520.16
Stock Value	152,034.15
Unsettled Deals	5,900.23
Total Account Value	169,454.54
Change from Last Valuation	12,063.00

Performance since 5th January 2012	%
Change in Stock Value	11.08
Change in Account Value	7.66
FTSE 100 Performance	0.62
FTSE All Share Performance	2.09
Index values	5th April 2012
FTSE 100	5,703.77
FTSE All Share	2,967.02

Pension Trader  
Account Valuation - Sector and Investment Summary

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BARCLAYS

Valuation Date: 5th April 2012

Sector and Investment	Quantity	Mid Market Price (p)	Mid Market Value (£)	Book Cost (£)	Profit/(Loss) (%)	Gross Yield (%)
CONSTRUCTION & MATERIALS						
KELLER GROUP ORD GBP0.10	2,005	446P	8,942.30	9,999.41	(10.57)	5.7
INDUSTRIAL TRANSPORTATION						
WINCANTON ORD GBP0.10	15,129	64P	9,682.56	24,996.92	(61.26)	0.0
FOOD PRODUCERS						
UNILEVER PLC ORD GBP0.031111	244	2068P	5,045.92	4,999.89	0.92	4.2
FOOD & DRUG RETAILERS						
SAINSBURY(J) ORD GBP0.28571428	6,240	302.7P	18,888.48	19,990.81	(5.51)	5.6
TESCO ORD GBP0.05	1,560	325.95P	5,084.82	4,997.23	1.75	5.0
DIA						
YELL GROUP ORD GBP0.01	105,834	3.82P	4,042.86	4,999.97	(19.14)	0.0
TRAVEL & LEISURE						
THOMAS COOK GROUP PLC ORD EUR0.10	6,929	20P	1,385.80	9,998.31	(86.14)	20.8
FIXED LINE TELECOMS						
BT GROUP ORD GBP0.05	2,316	222.1P	5,143.84	4,999.53	2.88	3.8
CABLE & WIRELESS WORLDWIDE ORD GBP0.05	112,526	34.37P	38,675.19	49,999.27	(22.64)	0.0
MOBILE TELECOMMUNICATIONS						
VODAFONE GROUP ORD USD0.11428571	5,892	172.1P	10,140.13	9,997.85	1.42	5.9
BANKS						
BANK OF IRELAND(GOVERNOR & CO OF) ORD STK EUR0.05	130,975.00	£0.0925	12,115.19	19,999.44	(39.42)	0.0



Pension Trader  
Statement of Recent Account Activity

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BARCLAYS

6th January 2012 to 5th April 2012

Date	Transaction Description	Debit	Credit	Balance
28/02/12	Sale of 84,362 JOHNSTON PRESS ORD GBP0.10 shares		6,401.56	17,550.89
29/02/12	Purchase of 43,489 PREMIER FOODS ORD GBP0.01 shares	4,999.92		12,550.97
29/02/12	Purchase of 244 UNILEVER PLC ORD GBP0.031111 shares	4,999.89		7,551.08
06/03/12	Purchase of 1,560 TESCO ORD GBP0.05 shares	4,997.23		2,553.85
23/03/12	Dividend on 245 UNILEVER PLC ORD GBP0.031111 shares at 18.79P per share		46.04	2,599.89
30/03/12	Sale of 43,489 PREMIER FOODS ORD GBP0.01 shares		7,285.33	9,885.22
30/03/12	Sale of 261 SUPERGROUP PLC ORD GBP0.05 shares		1,634.94	11,520.16
	BALANCE CARRIED FORWARD			11,520.16
Total		100,829.42	91,826.72	11,520.16

Pension Trader  
Statement of Recent Account Activity

Barclays Stockbrokers  
Tay House  
300 Bath Street  
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County Armagh  
BT66 7NJ

BARCLAYS

6th January 2012 to 5th April 2012

Date	Transaction Description	Debit	Credit	Balance
02/02/12	Purchase of 18,697 ROYAL BK SCOT GRP ORD GBP0.25 shares	4,999.99		20,300.34
03/02/12	Purchase of 1,552 TESCO ORD GBP0.05 shares	4,998.82		15,301.52
06/02/12	Dividend on 5,892 VODAFONE GROUP ORD USD0.11428571 shares at 7.05P per share		415.39	15,716.91
06/02/12	Sale of 18,697 ROYAL BK SCOT GRP ORD GBP0.25 shares		5,175.14	20,892.05
06/02/12	Purchase of 308,782 PROVEXIS ORD GBP0.001 shares	4,999.99		15,892.06
06/02/12	Purchase of 1,698 SAINSBURY(J) ORD GBP0.28571428 shares	4,997.66		10,894.40
06/02/12	Purchase of 1,539 TESCO ORD GBP0.05 shares	4,997.73		5,896.67
06/02/12	Purchase of 20,524 CABLE & WIRELESS W ORD GBP0.05 shares	4,351.87		1,544.80
13/02/12	Sale of 4,655 TESCO ORD GBP0.05 shares		15,327.97	16,872.77
13/02/12	Purchase of 2,316 BT GROUP ORD GBP0.05 shares	4,999.53		11,873.24
13/02/12	Purchase of 5,607 PACE ORD GBP0.05 shares	4,999.78		6,873.46
13/02/12	Purchase of 261 SUPERGROUP PLC ORD GBP0.05 shares	1,499.58		5,373.88
13/02/12	Purchase of 245 UNILEVER PLC ORD GBP0.031111 shares	4,990.00		383.88
17/02/12	Sale of 84,362 JOHNSTON PRESS ORD GBP0.10 shares		5,080.37	5,464.25
17/02/12	Purchase of 38,826 YELL GROUP ORD GBP0.01 shares	1,999.98		3,464.27
24/02/12	Sale of 84,363 JOHNSTON PRESS ORD GBP0.10 shares		5,579.10	9,043.37
27/02/12	Sale of 245 UNILEVER PLC ORD GBP0.031111 shares		5,105.95	14,149.32
27/02/12	Purchase of 67,008 YELL GROUP ORD GBP0.01 shares	2,999.99		11,149.33



Pension Trader  
Statement of Recent Account Activity

Barclays Stockbrokers  
Tay House  
300 Bath Street  
Glasgow  
G2 4LH

Account number 481/70635110/67

000880 409343 CTVU083A 1390801011 1 OF 7

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e-mail stockbrokers@barclays.co.uk  
Web www.stockbrokers.barclays.co.uk

BARCLAYS

6th January 2012 to 5th April 2012

Date	Transaction Description	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			20,522.86
09/01/12	Dividend on 2,832 SAINSBURY(I) ORD GBP0.28571428 shares at 4.5P per share		127.44	20,650.30
09/01/12	CHAPS payment	20,000.00		650.30
20/01/12	Sale of 4,074 OLD MUTUAL PLC ORD GBP0.10 shares		5,869.03	6,519.33
20/01/12	Sale of 4,608 BARKATT DEVEL ORD GBP0.10 shares		5,058.61	11,577.94
20/01/12	Purchase of 1,564 TESCO ORD GBP0.05 shares	4,999.82		6,578.12
23/01/12	Sale of 56,074 YELL GROUP ORD GBP0.01 shares		2,930.94	9,509.06
23/01/12	Purchase of 15,969 EMPYREAN ENERGY ORD GBP0.002 shares	999.95		8,509.11
23/01/12	Purchase of 86,529 PROVEXIS ORD GBP0.001 shares	1,500.00		7,009.11
26/01/12	Sale of 86,529 PROVEXIS ORD GBP0.001 shares		1,609.47	8,618.58
26/01/12	Sale of 4,609 BARRATT DEVEL ORD GBP0.10 shares		5,072.16	13,690.74
26/01/12	Purchase of 1,710 SAINSBURY(I) ORD GBP0.28571428 shares	4,997.69		8,693.05
27/01/12	Residual cash payment from scrip dividend on 87,682 CABLE & WIRELESS W ORD GBP0.05 shares		0.12	8,693.17
31/01/12	Purchase of 156,625 PROVEXIS ORD GBP0.001 shares	2,500.00		6,193.17
01/02/12	Sale of 15,969 EMPYREAN ENERGY ORD GBP0.002 shares		1,058.73	7,251.90
02/02/12	Sale of 84,362 JOHNSTON PRESS ORD GBP0.10 shares		5,078.30	12,330.20
02/02/12	Sale of 156,625 PROVEXIS ORD GBP0.001 shares		2,574.50	14,904.70
02/02/12	Sale of 168,222 YELL GROUP ORD GBP0.01 shares		10,395.63	25,300.33



Pension Trader  
Account Valuation - Sector Summary

Barclays Stockbrokers  
Tay House  
300 Bath Street  
Glasgow  
G2 4LH

Account number 481/70635110/67

Page 6 of 7  
Tel 0845 601 7788  
e-mail stockbrokers@barclays.co.uk  
Web www.stockbrokers.barclays.co.uk

Mmc Ssas  
Moorefield  
Lurgan  
County Armagh  
BT66 7NJ

**BARCLAYS**

Valuation Date: 5th April 2012

Sector Summary	Mid Market Value (£)	Approx. Gross Income (£)	Gross Yield (%)
CONSTRUCTION & MATERIALS	8,942.30	507.87	5.7
INDUSTRIAL TRANSPORTATION	9,682.56	0.00	0.0
FOOD PRODUCERS	5,045.92	210.40	4.2
FOOD & DRUG RETAILERS	23,973.30	1,315.86	5.5
MEDIA	4,042.86	0.00	0.0
TRAVEL & LEISURE	1,385.80	288.25	20.8
FIXED LINE TELECOMS	43,819.03	195.47	0.4
MOBILE TELECOMMUNICATIONS	10,140.13	595.68	5.9
BANKS	12,115.19	0.00	0.0
LIFE INSURANCE	22,839.85	2,080.80	9.1
TECHNOLOGY HARDWARE & EQUIP	10,047.21	367.93	3.7
Totals	152,034.15	5,562.26	3.6

## How to read your Barclays Stockbrokers Statement and Valuation

The following notes are intended to help you understand your valuation and statement. If you have any questions, or you cannot reconcile the holdings to your records, please call us. Advisory clients should contact their Advisor.

Page 7 of 7

### Valuation

The valuation shows you a "snapshot" of your Account – the stock held and quantity will therefore be the actual amount you held as at close of business on the Account Valuation date (shown on the valuation). For ISAs, the "Total Account Value" in the "Account Summary" box is the figure we used to calculate the administration charge. We confirm that you are the beneficial owner of the share holding(s) under Barclaysshare Nominees Limited, as at the close of business on the Valuation Date.

Index Linked	Please note that your Index linked securities on your Barclays Stockbroker statement is a mid market valuation based on the clean price. This means that your Index linked securities have not been adjusted to reflect accrued interest and retail pricing indexation (RPI) ratio. Please note this issue only affects the paper valuations we send to you.
Mid Market Price	The mid-price (that is halfway between the buying and selling price) of the shares as at the close of business on the day before the Valuation Date.
Mid Market Value	The number of shares multiplied by the "mid-market price". The total value of this column is shown at the bottom of the table.
Book Cost	The total price you have paid for your holding (including commission, stamp duty and PTM levy (if applicable)), including any additional amounts you paid to take up the shares in a rights issue etc. If you have lodged or transferred in stock, but not informed us of the original book cost, we will note a book cost of that stock at either £0 or £1. This will be reflected in the % figure shown under Profit/(Loss). If you want to change the Book Cost for lodged or transferred stock, please contact us.
Profit/(Loss)	How each individual holding is performing (in percentage terms) relative to the Book Cost. This will not take into account indexation or taper relief.
Gross Yield	The return earned on an investment before tax. We currently work it out by "grossing up" the net dividend of the share by 10%, and then expressing it as a percentage of the share price.
Total Account Value	A summary (in pounds sterling) of the value of your Account and the amount it has changed since the last valuation.
Cash held	The balance on your Account on the date the statement is issued.
Performance	A summary (in percentage terms) of the change in value of your stock and Total Account Value since your last valuation (we do not display these values on your first statement) and the changes in the FTSE 100 and the FTSE All Share for comparison. For Non-Managed products, please note that these are execution only or advisory products and Barclays is not responsible for the performance of holdings within your Account. For Managed ISA products, please see the notes on your statement of your recent account activity page.
Cash Holdings	As your plan manager, HM Revenue and Customs requires us to remind you that they do not regard cash as a qualifying investment in a Stocks and Shares ISA under current regulations. Therefore, please consider investing any cash within your Stocks and Shares ISA. Please note that this is for information only and does not constitute advice on the suitability of investing in the market at this time. If cash is held and not invested within your Stocks and Shares ISA, HM Revenue and Customs may instruct us to return the funds to you.

BARCLAYS

### Statement

Date	The date on which we made the entry on your account. For example, for a market transaction, this will be the date we settled your deal. For dividends, this will be the date we added them to your account.
Transaction Description	The nature and type of transaction.
Debit and Credit	The value (in pounds sterling) of any credits or debits made to your account. At the bottom of these columns are the totals of all credits or debits.
Balance	The balance (in pounds sterling) of your account after the transaction. At the bottom of this column, we show the final account balance.

### Our Client Service hours (for non-Advisory clients) are

Monday to Thursday	07.30 - 20.30	Saturday	09.00 - 14.00
Friday	07.30 - 18.00		

All 0845 calls to Barclays Stockbrokers are charged at local rates. All 0870 calls to Barclays Stockbrokers are charged at national rates. You can only use these numbers if you are calling from the UK. For your protection and ours, to check instructions and to maintain high quality service standards, we may record and monitor calls made to or from Barclays Stockbrokers.

Advisory clients should contact their Advisor for all their needs.

Barclays Stockbrokers is the group name for the businesses of: Barclays Stockbrokers Limited, a member of the London Stock Exchange and PLUS. Registered No. 1986161; Barclays Sharedealing, registered No. 2092410; Barclays Bank Trust Company Limited, registered No. 920880. All companies are registered in England and the registered address is 1 Churchill Place, London E14 5HP. All companies are authorised and regulated by the Financial Services Authority.



0 231120504C4940

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 5 Apr 2012 Number 27

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
02 Mar 2012	BALANCE FORWARD			1,000.00
15 Mar 2012	EXPRESS/POST LODG		300.00	1,300.00
20 Mar 2012	TO A/C NO 43088575	300.00		1,000.00
30 Mar 2012	FROM A/C NO 43088575		14.51	1,000.00
	NOTIFIED FEES	14.51		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



2 231120803C482

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Mar 2012 Number 26

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
24 Jan 2012	BALANCE FORWARD			1,000.00
01 Mar 2012	FROM A/C NO 43088575 PENSIONPRACTITION DD	285.00	285.00	1,000.00
02 Mar 2012	EXPRESS/POST LODG EXPRESS/POST LODG CHEQUE 11 TO A/C NO 43088575	5,000.00 15,955.00	13,200.00 7,755.00	MIKE YVONNE 1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



2 231120802C422

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT**

Account number **43086051**

IBAN **GB88 BOFI 9023 1143 0860 51**

Statement date **8 Feb 2012** Number **25**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Dec 2011	BALANCE FORWARD			1,000.00
09 Jan 2012	CMS BULK BANK A/C GP TO A/C NO 43088575	20,000.00	20,000.00 <i>FROM BANK OF IRELAND</i>	1,000.00
24 Jan 2012	FROM A/C NO 43088575 CHEQUE 10 <i>Lauren of Lord</i>	30,000.00	30,000.00	1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



CUSTOMER COPY

Bank of Ireland



International Payments

ADVICE OF PAYMENT

1 Donegall Square South  
Belfast BT1 5LR  
Northern Ireland

Date 09JAN12

Our reference:

2012010902050581

By order of  
CMS BULK BANK A/C BARCLAYS STOCKBRO  
BARCLAYS STOCKBROKERS LTD  
TAY HOUSE  
300 BATH STREET GLASGOW G2 4LH

Details of payment

MMC SSAS  
481/70635110/67

Beneficiary

/43086051  
MMC SSAS

in account with

WE HAVE BEEN REQUESTED TO EFFECT  
THE FOLLOWING PAYMENT

Currency Amount

\*\*\*\*\*20,000.00 GBP

TWENTY THOUSAND GBP ONLY

VALUE DATE: 09JAN12

DETAILS OF PAYMENT

\*\*\*\*\*20,000.00 GBP

@ RATE 1.0000

\*\*\*\*\*20,000.00 GBP

902311

ACCOUNT NO 43086051

CR AMOUNT

\*\*\*\*20,000.00 GBP

For BANK OF IRELAND

BANK OF IRELAND  
LURGAN

*Thank you for your business*

\*\*\* THIS CONFIRMATION DOES \*\*\*  
\*\*\* NOT REQUIRE A SIGNATURE \*\*\*

BOIT10315



O 231120601C1656

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 6 Jan 2012 Number 24

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Dec 2011	BALANCE FORWARD			1,000.00
23 Dec 2011	EXPRESS/POST LODG TO A/C NO 43088575	0.92	672.92	1,672.00
30 Dec 2011	TO A/C NO 43088575 NOTIFIED FEES	657.40 14.60		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



3 231120812C453

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Dec 2011 Number 23

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
31 Oct 2011	BALANCE FORWARD			1,000.00
24 Nov 2011	CR		672.92	1,672.00
	TO A/C NO 43088575	0.92		1,672.00
28 Nov 2011	TO A/C NO 43088575	672.00		1,000.00
01 Dec 2011	FROM A/C NO 43088575		285.00	1,000.00
	PENSIONPRACTITION DD	285.00		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



2 231120811C410

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Nov 2011 Number 22

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Sep 2011	BALANCE FORWARD			1,000.00
27 Oct 2011	EXPRESS/POST LODG		672.92	1,672.00
	TO A/C NO 43088575	0.92		1,672.00
31 Oct 2011	TO A/C NO 43088575	672.00		1,000.00

10/1/12 1000  
36715.82

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey.

We may be in touch with you soon for your valuable feedback



1 231120710C1611

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 7 Oct 2011 Number 21

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Sep 2011	BALANCE FORWARD			1,000.00
26 Sep 2011	CHQ		672.92	1,672.00
	TO A/C NO 43088575	0.92		1,000.00
28 Sep 2011	TO A/C NO 43088575	672.00		
30 Sep 2011	FROM A/C NO 43088575		14.60	1,000.00
	NOTIFIED FEES	14.60		

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



3 231120809C513

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Sep 2011 Number 20

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Aug 2011	BALANCE FORWARD			1,000.00
25 Aug 2011	CR MMC		672.92	1,672.00
	TO A/C NO 43088575	0.92		1,672.00
30 Aug 2011	TO A/C NO 43088575	672.00		1,000.00
01 Sep 2011	FROM A/C NO 43088575		285.00	1,000.00
	PENSIONPRACTITION DD	285.00		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



2 231120808C514

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Aug 2011 Number 19

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Jun 2011	BALANCE FORWARD			1,000.00
28 Jul 2011	CHQ		672.92	1,672.00
	TO A/C NO 43088575	0.92		
01 Aug 2011	TO A/C NO 43088575	672.00		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



3 231120807C2341

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 8 Jul 2011 Number 18

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Jun 2011	BALANCE FORWARD		500.00	1,000.00
22 Jun 2011	POSTAL		672.92	1,672.00
24 Jun 2011	TO A/C NO 43088575	500.92		1,000.00
30 Jun 2011	TO A/C NO 43088575	672.00		1,000.00
	FROM A/C NO 43088575		15.63	1,000.00
	NOTIFIED FEES	BANK FEES 15.63		

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



3 231120806C465

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT**Account number **43086051**IBAN **GB88 BOFI 9023 1143 0860 51**Statement date **8 Jun 2011** Number **17****Your Account statement**

Date	Transaction details	Payments - out	Payments - in	Balance
06 May 2011	BALANCE FORWARD			1,000.00
26 May 2011	CR		672.92 <i>BOI MAY</i>	
	TO A/C NO 43088575	0.92		1,672.00
31 May 2011	TO A/C NO 43088575	672.00		1,000.00
01 Jun 2011	FROM A/C NO 43088575		285.00	
	PENSIONPRACTITION DD	285.00		1,000.00

Our customers experience is important to us which is why we have decided to launch a new Customer Satisfaction Survey. We may be in touch with you soon for your valuable feedback



2 231120605C1430

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT

Account number 43086051

IBAN GB88 BOFI 9023 1143 0860 51

Statement date 6 May 2011 Number 16

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Apr 2011	BALANCE FORWARD			1,000.00
04 May 2011	CHQ		672.92	1,672.00
	TO A/C NO 43088575	0.92		
06 May 2011	TO A/C NO 43088575	672.00		1,000.00

Our customers experience is important to us which is why we  
have decided to launch a new Customer Satisfaction Survey.  
We may be in touch with you soon for your valuable feedback



0 231120804C2336

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
CURRENT ACCOUNT**

Account number **43086051**

IBAN **GB88 BOFI 9023 1143 0860 51**

Statement date **8 Apr 2011** Number **15**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
07 Mar 2011	BALANCE FORWARD			1,000.00
30 Mar 2011	CHQ TO A/C NO 43088575	0.92	672.92 <i>Bdg 12</i>	1,672.00
31 Mar 2011	FROM A/C NO 43088575 CHEQUE 9 <i>HANDBANK FEES</i>	5,000.00	5,015.63	1,672.00
	NOTIFIED FEES	15.63		1,672.00
01 Apr 2011	TO A/C NO 43088575	672.00		<u>1,000.00</u>

We'll bring our expertise to yours. Talk to your Business Adviser today.



0 231120504C4940

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **5 Apr 2012** Number **26**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
02 Mar 2012	BALANCE FORWARD			22,585.81
20 Mar 2012	FROM A/C NO 43086051		300.00	22,885.81
21 Mar 2012	INTEREST		206.44	23,092.25
30 Mar 2012	TO A/C NO 43086051	14.51		23,077.74

05 Apr 2012 The current interest rate applicable to your account is 1.750% gross per annum



2 231120803C482

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 8 Mar 2012 Number 25

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
24 Jan 2012	BALANCE FORWARD			6,915.81
01 Mar 2012	TO A/C NO 43086051	285.00		6,630.81
02 Mar 2012	FROM A/C NO 43086051		15,955.00	22,585.81

08 Mar 2012 The current interest rate applicable to your account is 1.750% gross per annum



2 231120802C422

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 8 Feb 2012 Number 24

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Dec 2011	BALANCE FORWARD			16,915.81
09 Jan 2012	FROM A/C NO 43086051		20,000.00	36,915.81
24 Jan 2012	TO A/C NO 43086051	30,000.00		6,915.81
			CURRENTLY HAC FEE	(5000)
08 Feb 2012	The current interest rate applicable to your account is 1.750% gross per annum		PERSONAL PRAC.	(285)
			2011/12 CONTR	7755
				13200
			TAX REBATE	5238.75
				<u>28824.56</u>



0 231120601C1656

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 6 Jan 2012 Number 23

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Dec 2011	BALANCE FORWARD			16,257.49
23 Dec 2011	FROM A/C NO 43086051		0.92	16,258.41
30 Dec 2011	FROM A/C NO 43086051		657.40	16,915.81

+ 20000

38915.81

+ 1000

37915.81

06 Jan 2012 The current interest rate applicable to your account is 1.750% gross per annum

31/1/11

Pension 1200  
Pension 5000 ✓  
MMC fee 6200

31715.81

(30000)

1715.81



3 231120812C453

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **8 Dec 2011** Number **22**

### Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
31 Oct 2011	BALANCE FORWARD			15,869.57
24 Nov 2011	FROM A/C NO 43086051		0.92	15,870.49
28 Nov 2011	FROM A/C NO 43086051		672.00	16,542.49
01 Dec 2011	TO A/C NO 43086051	285.00		16,257.49

08 Dec 2011 The current interest rate applicable to your account is 1.750% gross per annum



2 231120811C410

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **8 Nov 2011** Number **21**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Sep 2011	BALANCE FORWARD			15,196.65
27 Oct 2011	FROM A/C NO 43086051		0.92	15,197.57
31 Oct 2011	FROM A/C NO 43086051		672.00	15,869.57

NOV 672.00  
DEC 672.00 } 1344.00

TRANS  
FROM BARCLAYS

20,000

37215.41

1000

38215.41

(285)

(14.60)



1 231120710C1611

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 7 Oct 2011 Number 20

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Sep 2011	BALANCE FORWARD			14,538.33
26 Sep 2011	FROM A/C NO 43086051		0.92	14,539.25
28 Sep 2011	FROM A/C NO 43086051		672.00	15,211.25
30 Sep 2011	TO A/C NO 43086051	14.60		15,196.65



3 231120809C513

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **8 Sep 2011** Number **19**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Aug 2011	BALANCE FORWARD			14,150.41
25 Aug 2011	FROM A/C NO 43086051		0.92	14,151.33
30 Aug 2011	FROM A/C NO 43086051		672.00	14,823.33
01 Sep 2011	TO A/C NO 43086051	285.00		14,538.33



2 231120808C514

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **8 Aug 2011** Number **18**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Jun 2011	BALANCE FORWARD			13,477.49
28 Jul 2011	FROM A/C NO 43086051		0.92	13,478.41
01 Aug 2011	FROM A/C NO 43086051		672.00	14,150.41



3 231120807C2341

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 8 Jul 2011 Number 17

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Jun 2011	BALANCE FORWARD			12,320.20
22 Jun 2011	FROM A/C NO 43086051		500.92	12,821.12
24 Jun 2011	FROM A/C NO 43086051		672.00	13,493.12
30 Jun 2011	TO A/C NO 43086051	15.63		13,477.49



3 231120806C465

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **8 Jun 2011** Number **16**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
06 May 2011	BALANCE FORWARD			11,932.28
26 May 2011	FROM A/C NO 43086051		0.92	11,933.20
31 May 2011	FROM A/C NO 43086051		672.00	12,605.20
01 Jun 2011	TO A/C NO 43086051	285.00		12,320.20



2 231120605C1430

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJ

Your account name **MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT**

Account number **43088575**

IBAN **GB34 BOFI 9023 1143 0885 75**

Statement date **6 May 2011** Number **15**

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Apr 2011	BALANCE FORWARD			11,259.36
04 May 2011	FROM A/C NO 43086051		0.92	11,260.28
06 May 2011	FROM A/C NO 43086051		672.00	11,932.28



0 231120804C2336

MR MICHAEL HAYES  
MRS YVONNE HAYES  
78 DRUMLIN ROAD  
DONAGHCLONEY  
BT66 7NJYour account name MICHAEL CHARLES HAYES  
YVONNE ELIZABETH HAYES  
TRUSTEES OF  
MMC SSAS PENSION SCHEME  
FLEXSAVE ACCOUNT

Account number 43088575

IBAN GB34 BOFI 9023 1143 0885 75

Statement date 8 Apr 2011 Number 14

## Your Account statement

Date	Transaction details	Payments - out	Payments - in	Balance
07 Mar 2011	BALANCE FORWARD			14,063.23
21 Mar 2011	INTEREST		1,538.84	15,602.07
30 Mar 2011	FROM A/C NO 43086051		0.92	15,602.99
31 Mar 2011	TO A/C NO 43086051	5,015.63		10,587.36
01 Apr 2011	FROM A/C NO 43086051		672.00	11,259.36