

Migrant Worker Declaration

A migrant worker is one who is ordinarily tax resident in one country, but then takes up employment activities in a new country for a meaningful period (this can be in respect of the same or different employer). A meaningful period is for at least three months in the UK tax year.

Under UK regulations, a business in Ireland can establish a pension scheme in the United Kingdom and in respect of migrant workers, their pension benefits and the rules applying fall under UK regulations from the date the migrant worker registers for income tax purposes in the UK. Where you register for UK income tax purposes you will need to obtain a UK national insurance number where employment is for more than 3 months. Your business will be required to register as an employer in the UK.

By your business establishing a small self-administered scheme in the UK and by you signing this declaration you agree that you intend to be a migrant worker for the purpose of qualifying membership of a UK registered pension scheme.

This is not a definitive guide and you should satisfy yourself on the requirement to be a migrant worker in order that UK and Ireland regulations are adhered to. Bespoke Pension Services Limited nor any of its agents can provide you with legal advice on this.

Bespoke Pension Services Limited nor its agents will be liable in respect of any tax penalties that may arise by either the Irish Tax and Customs or HM Revenue & Customs as a consequence of not satisfying the migrant worker requirements set out in this declaration.

I CARHEL M'GRANE have read and agree to the requirement to be a migrant worker in order to satisfy the qualifying condition to be a member of a UK registered pension scheme.

Dated: 22.7.13

Witness Signature:

Witness Name: RADRAIC DEMPSEY

Address: Drum East,

Bushypark

Galway

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