

Finbarr Kelly
20 Victoria Road
Warley
BRENTWOOD
CM14 5EE

2016

Dear Finbarr,

Merseyside Properties Limited Pension Scheme ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated ("the Rules") and administered by the trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

ADMISSION TO MEMBERSHIP (Rule 16)

Admission to the Scheme is at the discretion of the Company

CONTRIBUTIONS (Rule 17)

The Rules allow members, their employers and you to make contributions to the Scheme. The Rules do not make contributions by any person compulsory.

INDIVIDUAL FUNDS

Each Member of the Scheme has an "Individual Fund", built up through (i) contributions by/in respect of the Member and (ii) any transfer payments in respect of the Member from other schemes, adjusted to take account of the investment experience of the Scheme.

All benefits paid to or in respect of a Member are paid out of (and therefore their amount is limited by) his Individual Fund.

The Individual Fund will be further limited by the lifetime allowance, which at the date of this letter is £1 million.

BENEFITS FOR MEMBER (Rule 19)

The latest age at which benefits may be drawn is 77 and the earliest age is usually 55 but you may be able to draw benefits earlier if you suffer from incapacity or serious ill-health, or if you had an unusually low normal retirement age under the previous tax regime.

The Rules allow you to take benefits at any age consistent with this new tax regime. "Retirement" in this letter means simply drawing benefits during your lifetime.

On retirement, your Individual Fund will be applied by the Trustees to provide - at your request - a lump sum, which is payable free of income tax under current law. The maximum lump sum is usually 25% of the Individual Fund, but may be more or less in some cases, particularly for members with "transitional protection" of rights built up before A-day.

The remainder of your Individual Fund will then be designated to provide pension in the form of income withdrawal. This is essentially a pension drawn from the Individual Fund, the amount of which can be varied between:

- a minimum of nil and
- a maximum set every 3 years based on 100% of the single life annuity which could be bought with the Individual Fund.

When you reach age 77 the ability to draw an initial lump sum is lost.

BENEFITS ON DEATH (Rule 20)

On your death, the Trustees will use your Individual Fund to provide lump sum benefits and/or pensions for your dependants and other beneficiaries in accordance with the Rules.

The Rules give the Trustees wide discretion as to both the form of benefits and the recipients:

- pensions can be provided for dependants (which includes spouses and civil partners, children up to age 23 and others actually dependent on you);
- lump sums can be paid to any person.
- Some or all of your fund can be paid to a registered charity.

STATE PENSION ARRANGEMENTS

The Scheme is not contracted out of the State Second Pension Scheme.

TERMINATION (Rule 14)

The Scheme may be terminated in accordance with the Rules. In the event of its termination the assets of the Scheme will be applied for the benefit of Members having regard to their respective Individual Funds.

AMENDMENT (Rule 3)

The power to amend the Scheme may be exercised by the Principal Employer

ENQUIRIES / PROBLEMS

General enquiries about the Scheme or about your entitlement to benefit should be directed to the Administrator at Daws House, 33-35 Daws Lane, London. NW7 4SD.

OPAS (The Pensions Advisory Service) is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have, or any

difficulty which they have failed to resolve with the Trustees or the administrators of the Scheme.

The Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme made or referred in accordance with that Act.

Both OPAS and the Pensions Ombudsman may be contacted at 11 Belgrave Road, London SW1V 1RB.

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pensions Regulator may be contacted at Napier House, Trafalgar Place, Brighton BN1 4DW.

DATA PROTECTION


The Trustees are a "data controller" for data held about you in connection with the Scheme. This data may be used for any reasonable purpose connected with the administration of the Scheme, including decisions about the amount of benefits and eligibility for those benefits.

Data may be disclosed to delegates, agents and professional advisers but will otherwise be disclosed only with your consent or as required by law.

You are entitled on request to see copies of any personal data held about you, and to be told its source.

APPLICATION FOR MEMBERSHIP

If you wish to apply for membership of the Scheme, please sign and return this letter.

Signed  Name NICOLA BAUZONE
(Authorised signatory of Merseyside Properties Limited)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed  Finbarr Kelly

Date 7/11/2016

Date of Deed:

Deed of Appointment of Trustee
Merseyside Properties Limited Pension Scheme

Parties

- 1 **Merseyside Properties Limited** (Company No. 08497050) whose registered office is situated at 71-75 Shelton Street, London, WC2H 9JQ (in this deed called the “Principal Employer”)
- 2 **Nicola Bauzone** of 1 Clavering Place, London, SW12 8DB (in this deed called the 'Continuing Trustees')
- 3 **Finbarr Kelly** of 20 Victoria Road, Warley, Brentwood, CM14 5EE (in this deed called the 'New Trustee')

Recitals


- (A) **Merseyside Properties Limited Pension Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 20 April 2016 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustee is the present trustees of the Scheme.
- (C) It is intended that the New Trustee be appointed as trustee of the Scheme


Operative provisions

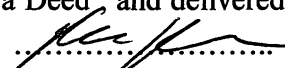
- 1 Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustee to the Scheme, the New Trustee consents to their appointment.
- 2 The parties agree to take all reasonable steps to vest in the Continuing Trustee and the New Trustee the trusts of the Scheme and all of the assets of the Scheme.
- 3 The provisions of this deed shall have effect on and from its date.


IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.


SIGNED as a deed, and delivered when dated,
by **Merseyside Properties Limited** acting by

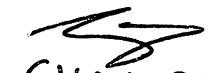
Director Signature: 
Name : NICOLA BAUZONE

Witness Signature: 
Name : CHANTELLE BISHOP
Address : 20 WILBY ROAD
 NORWICH
 NR1 2PJ

SIGNED as a Deed, and delivered when dated,
by  (signature)
Nicola Bauzone in the presence of:

Witness Signature: 
Name : CHANTELLE BISHOP
Address : 20 WILBY ROAD
 NORWICH
 NR1 2PJ

SIGNED as a Deed, and delivered when dated,
by  (signature)
Finbarr Kelly in the presence of:

Witness Signature: 
Name : CHANTELLE BISHOP
Address : 20 WILBY ROAD
 NORWICH
 NORFOLK
 NR1 2PJ

Nomination of beneficiary form

Scheme Name: **Merseyside Properties Limited Pension Scheme** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Finbarr Kelly

Date of birth: 12 August 1969

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: <i>Miss Chantelle Bishop</i> Address: <i>20 Wilby road</i> <i>Norwich NR1 2NJ</i> Proportion % <i>100</i>	Name: Address: Proportion %
Name: Address: Proportion %	Name: Address: Proportion %

Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member: *Finbarr Kelly* Date: *21-09-2016*

Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.

INVOICE

INVOICE# INV-4028

Bill To:
Merseyside Properties Limited Pension Scheme Merseyside Properties Limited 71-75 Shelton Street London WC2H 9JQ

DATE
06 Sep 2016

Item	Description	Amount
Add member	Drafting of a new Deed and associated documentation to admit a new Trustee and Member to the scheme - Finbarr Frank Kelly	250.00

Thank you for using our services

Sub Total: 250.00

VAT (20%): 50.00

Total: £300.00

Terms & Conditions

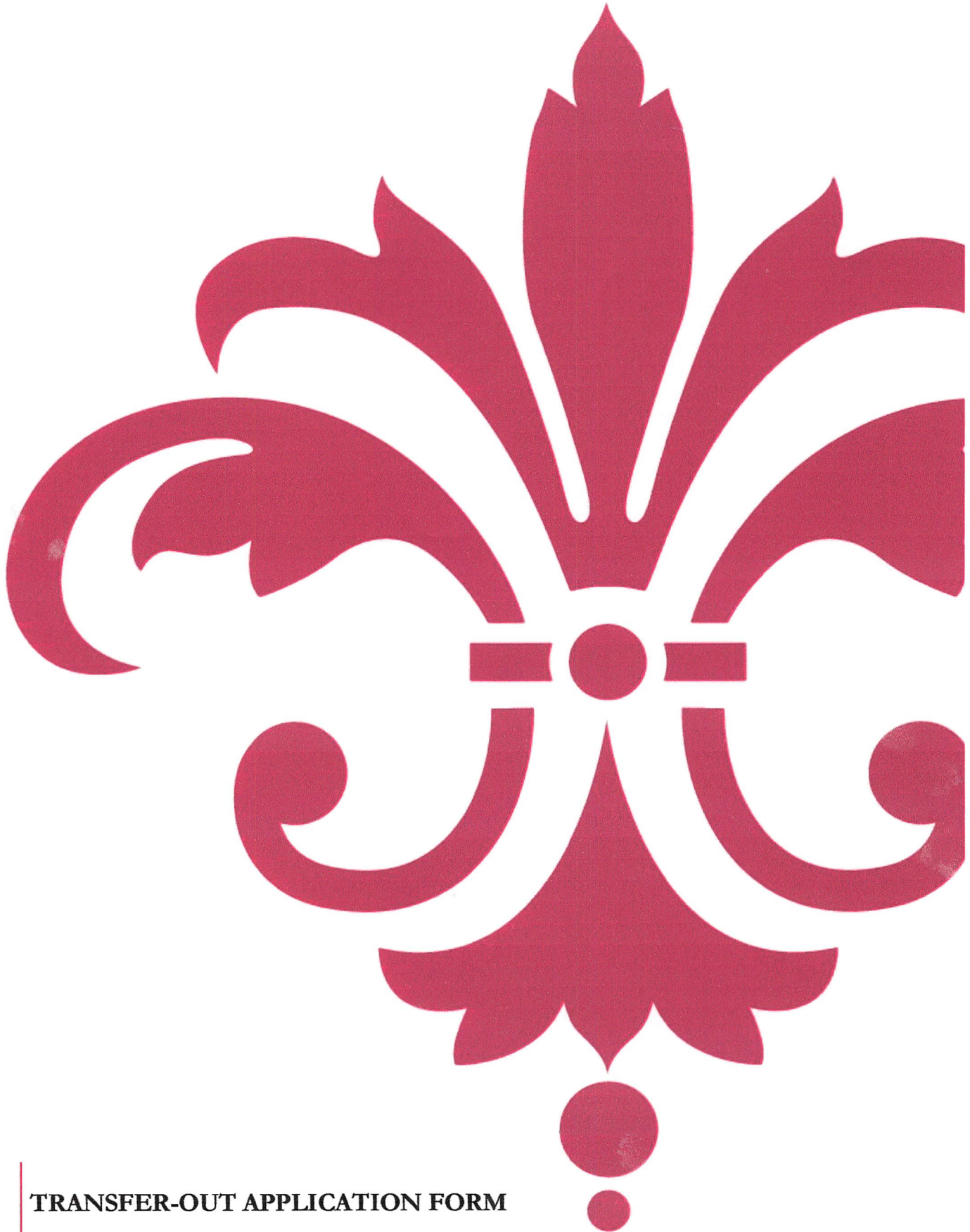
Payment to be received within 14 days of invoice date. Payments received after this period will be subject to a late interest charge of 5% of the value of the invoice for each calendar month thereafter. BACS:

Barclays Bank Plc
Branch: St Johns Wood and Swiss Cottage
Account Name: Pension Practitioner .Com
Account Number: 73698947
Sort Code: 20-74-63



City Trustees

PART OF MATTIOLI WOODS PLC



TRANSFER-OUT APPLICATION FORM

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IT IS A SERIOUS OFFENCE TO MAKE FALSE STATEMENTS OR FALSE CLAIMS – DOING SO COULD LEAD TO PROSECUTION.

TRANSFERRING MEMBER'S DETAILS

Mr/Mrs/Miss/Ms/Other

Title: MR Surname: KELLY

Forename/s (in full): FINBARR FRANK

Male Female

DD/MM/YYYY

Date of birth:

1	2	0	8	1	9	6	9
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This must be provided in all cases

National Insurance number:

N	S	2	9	0	2	2	7	B
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TRANSFERRING SCHEME DETAILS

Scheme name:

Pension SIPP

Membership number:

OFFICE USE ONLY – CITY TRUSTEES TO COMPLETE

Type of scheme:
(e.g. City Private Pension)

PSTR number:

TRANSFERRING MEMBER'S REQUEST

I wish to transfer the following to the scheme named below:

Reason to transfer:
(Please provide details)

Now in partnership with business associate wish to invest within his SSAS Merseyside Properties Ltd to take opportunity of commercial venture

Full scheme transfer value

A specified amount¹

£

All crystallised funds only¹

All uncrystallised funds only

¹ Please note we are not permitted to make a partial transfer of crystallised funds. All crystallised funds must be transferred in full.

RECEIVING SCHEME DETAILS

Name of receiving scheme administrator:

Address of receiving scheme administrator:

Full title of arrangement:

Scheme reference number (if applicable):

Please provide confirmation of HMRC registration

PSTR number:

For example personal pension, occupational pension etc

Type of scheme:

For occupational pension, please complete the next two boxes

Name of sponsoring employer (if applicable):

Date employment commenced with sponsoring employer:

PAYMENT DETAILS:

Cheque made payable to:

Or, bank account details for BACS payment:

Please provide proof of account details (e.g. voided cheque, paying slip or bank details printed on headed paper)

Account name:	
Bank name:	
Address:	
	Postcode:
Sort code:	
Account number:	
Payment reference:	



TRANSFERRING INVESTMENTS

Please indicate how the transfer is to be made to your new provider by ticking one of the following boxes:

Please sell all my investments then transfer in cash²

Please transfer all my investments in specie³

Please sell all the investments listed below and transfer the remaining investments in specie^{2,3}

--	--

PLEASE PROVIDE THE FOLLOWING DETAILS FOR AN IN SPECIE TRANSFER:

Can the receiving scheme accept an in specie transfer of all the assets?

Yes

No

Please confirm who will be arranging for the necessary in specie transfer documentation:

Receiving scheme

Transferring scheme

Please note if City Trustees is required to arrange for the documentation then this will result in higher transfer-out fees due to the time-costed nature of the charges.

If the in specie transfer includes property, please confirm details of the solicitor you and the receiving scheme will be using to process the transfer:

Contact name:			
Company name:			
Address:			
	Postcode:		
Email:			
Telephone:		Fax:	

² If a portfolio is being surrendered to transfer in cash, the provider may not be able to provide all dividends due until six to twelve months. This may result in a payment being due after your scheme has transferred. You should check with your new provider whether they will be able to accept multiple payments. It will not be the responsibility of City Trustees to ensure any future distributions are received into the receiving scheme.

³ If an in specie transfer has been requested, City Trustees will need to ensure that all plans/policies/stock/commercial property has been transferred before making any cash payments to the receiving scheme. The cash and transfer details will follow once City Trustees has received written confirmation from all the relevant parties that the registration of all assets has been completed.

SCHEME SPECIFIC PROTECTION DECLARATION – PERCENTAGE CALCULATED

To Mavflower Trustees Limited and Mattioli Woods plc

I hereby accept the above figure is applicable to this scheme and that upon transfer the percentage entitlement will be lost and revert to 25% of the uncrystallised fund value (subject to the usual restrictions) unless this forms part of a block transfer (conditions apply).

Account manager to complete once liaised with NM Perris	Monetary amount of uncrystallised fund available as tax free cash as at 5 April 2006	<input style="width: 90%; height: 20px;" type="text" value="£"/>
	Equivalent percentage as at 5 April 2006	<input style="width: 90%; height: 20px;" type="text" value=""/> %
Member to complete and sign	Signed:	<input style="width: 90%; height: 30px;" type="text" value="Freddy"/>
	Date:	<input style="width: 90%; height: 30px;" type="text" value="9/11/2016"/>
	Print name:	<input style="width: 90%; height: 30px;" type="text" value="FREDDY KEAY"/>

SCHEME SPECIFIC PROTECTION DECLARATION – PERCENTAGE NOT CALCULATED

Member to complete and sign	Signed:	<input style="width: 90%; height: 30px;" type="text" value="Freddy"/>
	Date:	<input style="width: 90%; height: 30px;" type="text" value="9/11/2016"/>
	Print name:	<input style="width: 90%; height: 30px;" type="text" value="FREDDY KEAY"/>

MEMBER TRUSTEE DECLARATION (only applicable for multi-member schemes)

To Mavflower Trustees Limited and Mattioli Woods plc

As member trustees of the _____ (scheme name) we hereby agree to the transfer-out of _____ (member name) total fund from the scheme. We understand that prior to transfer a current market value of the scheme and an updated fund split will be prepared. A trustees' minute will then be drafted for us all to agree and sign.

All member trustees to complete and sign	Signed:	<input style="width: 90%; height: 50px;" type="text"/>
	Date:	<input style="width: 90%; height: 30px;" type="text"/>
	Print names:	<input style="width: 90%; height: 50px;" type="text"/>

MEMBER DECLARATION

To Mavflower Trustees Limited and Mattioli Woods plc

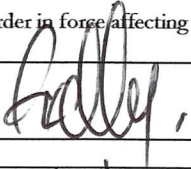
Please accept this as my authority for you to transfer my entitlement to benefits from my pension scheme administered by Mattioli Woods plc to the scheme detailed above.

The transfer to the receiving scheme shall be a full and sufficient discharge of all your liabilities and considerations arising out of my entitlement to benefits from the scheme.

In consideration of such payment, I agree to indemnify you against all actions, proceedings, claims, demands, costs and expenses whatsoever in respect of or arising out of the payment made as aforesaid.

I declare that to the best of my knowledge and belief the information contained in this application is correct and complete.


I confirm I am not bankrupt and I declare that there is no Court Order in force affecting the plan or the arrangements being used in respect of the transfer.

Member to complete and sign	Signed:	
	Date:	4/11/2016
	Print name:	FINBARR KENNY

RECEIVING SCHEME DECLARATION

On behalf of the receiving scheme, we confirm that the transfer value will be applied to provide pension benefits for the member, and that our scheme is a registered pension scheme accepted under Chapter 4 of the Finance Act 2004 and is capable of receiving transfers.

We give Mattioli Woods plc permission to approach HM Revenue & Customs for confirmation this scheme is a registered pension scheme.

Receiving scheme to complete and sign	Signed:	
	Date:	04/11/16
	Print name:	NICOLA BAUZONE

City Trustees
MW House
1 Penman Way
Grove Park
Enderby
Leicester
LE19 1SY

Telephone: 0116 240 8730
Fax: 0116 240 8739

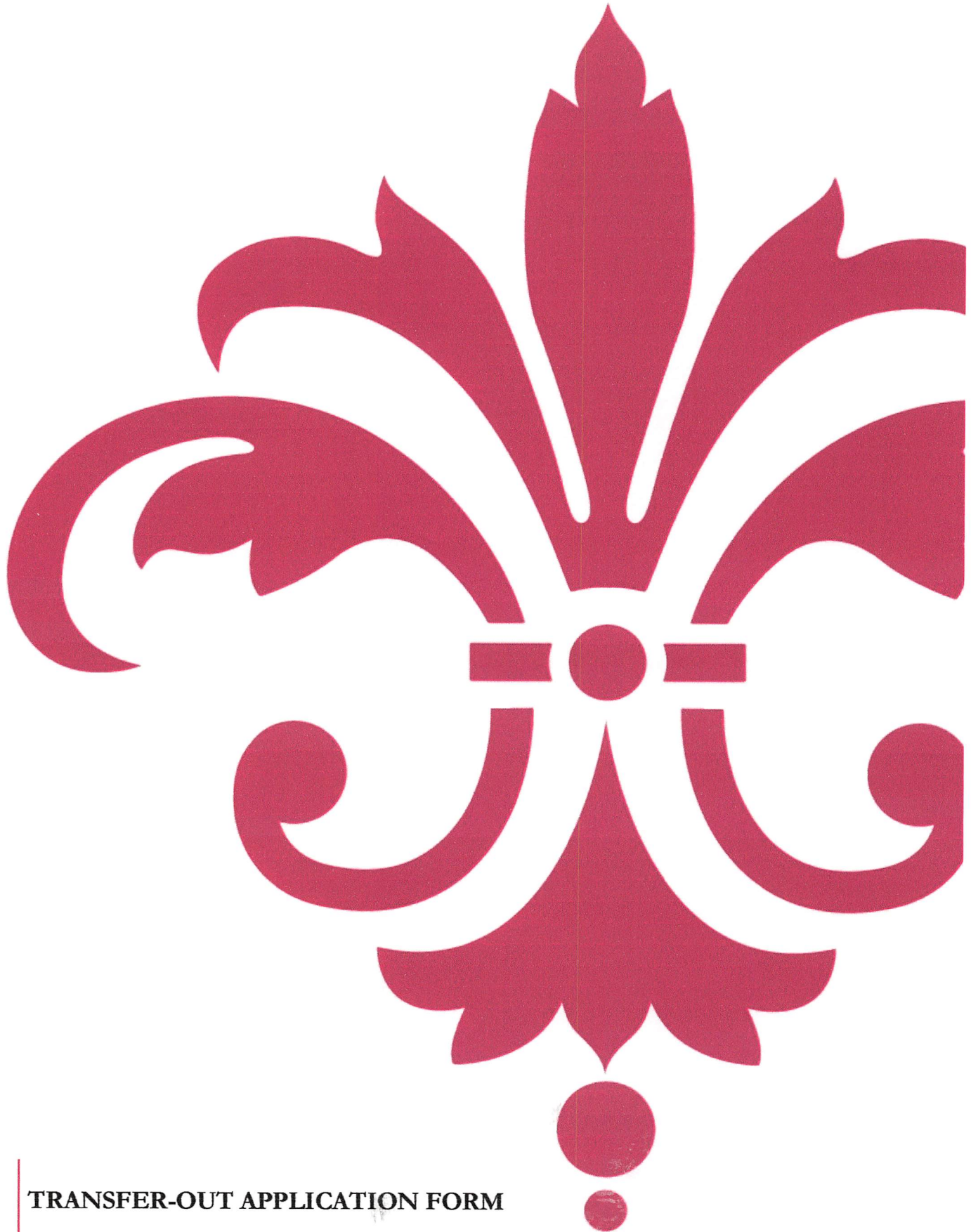
Email: info@citytrustees.co.uk
www.citytrustees.co.uk

City Trustees is a trading name of Mattioli Woods plc, MW House, 1 Penman Way, Grove Park, Enderby, Leicester, LE19 1SY
Company registration number 3140521
Mattioli Woods plc is authorised and regulated by the Financial Conduct Authority, registration number 220743



City Trustees

PART OF MATTIOLI WOODS PLC



TRANSFER-OUT APPLICATION FORM

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TRANSFERRING MEMBER'S DETAILS

Mr/Mrs/Miss/Ms/Other

Title: **MR**

Surname: **KELLY**

Forename/s (in full): **FINDALL FRANK**

Male Female

DD/MM/YYYY

Date of birth: **12 08 1969**

This must be provided in all cases

National Insurance number: **NS 29 02 27 B**

TRANSFERRING SCHEME DETAILS

Scheme name:

PILGRIM SIPP

Membership number:

Type of scheme:
(e.g. City Private Pension)

OFFICE USE ONLY – CITY TRUSTEES TO COMPLETE

PSTR number:

TRANSFERRING MEMBER'S REQUEST

I wish to transfer the following to the scheme named below:

Reason to transfer:
(Please provide details)

now in partnership with business associate, wish to invest within his SSAS Merseyside properties Ltd. to take opportunity of commercial venture.

Full scheme transfer value

A specified amount¹

£

All crystallised funds only¹

All uncrystallised funds only

¹ Please note we are not permitted to make a partial transfer of crystallised funds. All crystallised funds must be transferred in full.

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Address of receiving scheme administrator:

Full title of arrangement:

Scheme reference number (if applicable):

Please provide confirmation of HMRC registration

PSTR number:

For example personal pension, occupational pension etc

Type of scheme:

For occupational pension, please complete the next two boxes

Name of sponsoring employer (if applicable):

Date employment commenced with sponsoring employer:

PAYMENT DETAILS:

Cheque made payable to:

Or, bank account details for BACS payment:

Please provide proof of account details (e.g. voided cheque, paying slip or bank details printed on headed paper)

Account name:	
Bank name:	
Address:	Postcode:
Sort code:	
Account number:	
Payment reference:	



TRANSFERRING INVESTMENTS

Please indicate how the transfer is to be made to your new provider by ticking one of the following boxes:

Please sell all my investments then transfer in cash²

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Please sell all the investments listed below and transfer the remaining investments in specie^{2,3}

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Can the receiving scheme accept an in specie transfer of all the assets?

Yes

No

Please confirm who will be arranging for the necessary in specie transfer documentation:

Receiving scheme

Transferring scheme

Please note if City Trustees is required to arrange for the documentation then this will result in higher transfer-out fees due to the time-costed nature of the charges.

If the in specie transfer includes property, please confirm details of the solicitor you and the receiving scheme will be using to process the transfer:

Contact name:			
Company name:			
Address:			
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Telephone:		Fax:	

² If a portfolio is being surrendered to transfer in cash, the provider may not be able to provide all dividends due until six to twelve months. This may result in a payment being due after your scheme has transferred. You should check with your new provider whether they will be able to accept multiple payments. It will not be the responsibility of City Trustees to ensure any future distributions are received into the receiving scheme.

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SCHEME SPECIFIC PROTECTION DECLARATION – PERCENTAGE CALCULATED

TRUSTEES LIMITED AND MATTIOLI WOODS PLC

I hereby accept the above figure is applicable to this scheme and that upon transfer the percentage entitlement will be lost and revert to 25% of the uncrystallised fund value (subject to the usual restrictions) unless this forms part of a block transfer (conditions apply).

Account manager to complete once liaised with NM Perris

Monetary amount of uncrystallised fund available as tax free cash as at 5 April 2006

£

Equivalent percentage as at 5 April 2006

%

Signed:

Freddy

Member to complete and sign

Date:

4/11/2016

Print name:

FINGARR KEENEY

SCHEME SPECIFIC PROTECTION DECLARATION – PERCENTAGE NOT CALCULATED

Signed:

Freddy

Member to complete and sign

Date:

4/11/2016

Print name:

FINGARR KEENEY

MEMBER TRUSTEE DECLARATION (only applicable for multi-member schemes)

TRUSTEES LIMITED AND MATTIOLI WOODS PLC

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Signed:

All member trustees to complete and sign

Date:

Print names:



MEMBER DECLARATION

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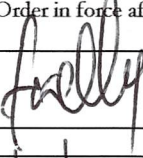
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The transfer to the receiving scheme shall be a full and sufficient discharge of all your liabilities and considerations arising out of my entitlement to benefits from the scheme.

In consideration of such payment, I agree to indemnify you against all actions, proceedings, claims, demands, costs and expenses whatsoever in respect of or arising out of the payment made as aforesaid.

I declare that to the best of my knowledge and belief the information contained in this application is correct and complete.

I confirm I am not bankrupt and I declare that there is no Court Order in force affecting the plan or the arrangements being used in respect of the transfer.

Member to complete and sign	Signed:	
	Date:	4/11/2016
	Print name:	FINBARR KENNY

RECEIVING SCHEME DECLARATION

On behalf of the receiving scheme, we confirm that the transfer value will be applied to provide pension benefits for the member, and that our scheme is a registered pension scheme accepted under Chapter 4 of the Finance Act 2004 and is capable of receiving transfers.

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	Date:	
	Print name:	



MW House
1 Penman Way
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Telephone: 0116 240 8730
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Email: info@citytrustees.co.uk
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Company registration number 3140521
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LAST UPDATED SEPTEMBER 2015
R:\ADMIN-MASTERS\TRANSFERS\TRANSFER OUT - APPLICATION FORMS\MAYFLOWER TRUSTEES LIMITED