



**HM Revenue
& Customs**

J21D1C00LTMJAA000000007001001 999 000

RC ADMINISTRATION LIMITED
1A PARK LANE
POYNTON
STOCKPORT
SK12 1RD

**CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT**

SIGNED

DATE 13/10/2023

David Nicklin
Cert PFS Cert CX (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Notification of registration for tax relief and exemptions

Pension Schemes Services
HM Revenue & Customs
BX9 1GH

Phone 0300 123 1079

Date of issue 11/01/2023

Pension scheme name Nicola Steele Pension Scheme

Date we registered your scheme 10/01/2023

Tax relief and exemptions are due from this date.

This is a formal notification from HM Revenue and Customs (HMRC). It tells you that we acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no other legal meaning.

Pension Scheme Tax Reference (PSTR) 20007135RM

You should use the PSTR to view the scheme details online and in all future communications with us.

Your pension scheme

On your application for registration you told us that the scheme above is an occupational and investment-regulated pension scheme.

If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an Event Report.

If there are any changes to the declarations you gave when applying to register the scheme, you should tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of Finance Act 2004 as "a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons".

As you have told us that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may de-register the scheme.

Authorised Transfers

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of Finance Act 2004. We will consider any transfer that is not a recognised transfer as an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk

M21D1C04MZA

H21D1B05J36

Page 1 of 2 / 0000007 / 0000013

De-registration

We may carry out checks to make sure that the information provided in the application for registration is accurate and that the pension scheme continues to meet the conditions to be a registered pension scheme for tax relief and exemptions.

If we find that any of the conditions in section 158 of Finance Act 2004 apply, then we may de-register the pension scheme. If we do, we will charge you a de-registration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it stopped being a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and de-registration in the Pensions Tax Manual. Go to www.gov.uk and search for 'Pensions Tax Manual'.

Your responsibilities as the scheme administrator

As part of the registration process, you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with section 270(3) of Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), or it appears to HMRC that you are not a fit and proper person, we may de-register the pension scheme.

Mrs Nicola Steele & Mr Martin Steele
7 Hallcraigs Crescent
Houston
Johnstone
Renfrewshire
PA6 7FA

Manage your account anytime,
anywhere, online or via the UW app

Download our free app for iOS and Android,
or visit uw.link/login

Visit our online help centre at uw.link/bills
or call us on **0333 777 0 777**

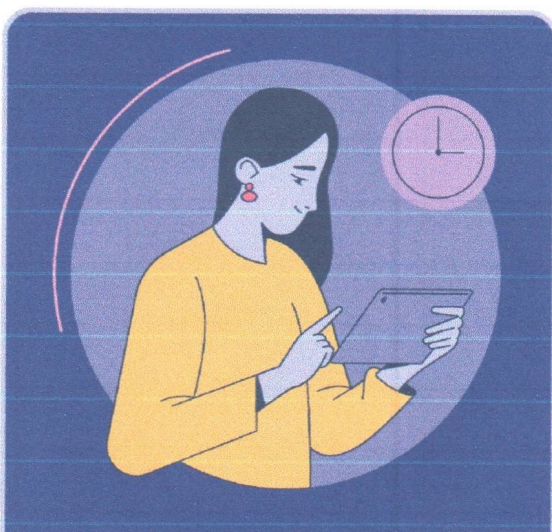
Your account number: 8310130

Bill date: 7 October 2023

Bill number: 204530059

Everything in one place

Here's your monthly bill



**Get your questions
answered 24/7**

**Save time with our
online help pages**

Our help and support pages let you find
answers to FAQs in an instant.




Simply go to uw.link/support

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 13/10/2023

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

 Energy	page 2	£431.07
 Mobile	page 6	£8.39
 Phone & Broadband	page 7	£2.60

Total charges

£442.06

£419.70 + £22.36 VAT

Earn money off your bill each month with cashback.
Visit uw.link/cashback to find out more.

Total amount due
will be collected by
Direct Debit on or
after

31 October 2023

£442.06



Pension Scheme Bank Account

BIC: MYMBGB2L IBAN: GB42MYMB23058047900301



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 13/10/2023

RC ADMINISTRATION LTD
1A PARK LANE, POYNTON
STOCKPORT
SK12 1RD

David Nicklin
Cert PFS Cert Off (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

ACCOUNT NAME: NICOLA STEELE PENSION SCHEME

Your account summary

From: 01 SEP 2023	To: 30 SEP 2023
Opening balance	£566.30
Total money in	£100.50
Total money out	£0.00
End balance	£666.80

Account number	47900301
Sort code	23-05-80
Statement number	8
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			566.30
18 SEP 2023	Inward Payment GRYFFE MANOR PROPE		100.00	666.30
29 SEP 2023	Credit Interest		0.50	666.80
	Closing Balance			666.80

Statement number	8
Sort code	23-05-80



Your deposit is classed as an eligible deposit for the purposes of the Financial Services Compensation Scheme (FSCS).

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Trust Deed and Rules
relating to Nicola Steele Pension Scheme

This TRUST DEED is made on: 25/08/2022

BETWEEN:

1. **Gryffe Manor Property Group Limited** whose registration number is SC656225 and whose registered office is situated at 7 Hallcraigs Crescent, Houston, Johnstone, PA6 7FA (the "**Employer**"); and
2. **Nicola Robertson Steele** and **Martin Gerard Steele** both of 7 Hallcraigs Crescent, Houston, Johnstone, PA6 7FA (the "**Trustee(s)**").

INTRODUCTION:

- a) The Employer wishes to establish the **Nicola Steele Pension Scheme** ("**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 Gryffe Manor Property Group Limited
acting by:

Nicola Robertson Steele

Director

Signature:

N Steele

Witnessed in the presence of:

Signature:

E Quinn

Name:

ELIZABETH QUINN

Address:

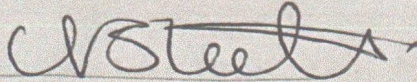
9 HALL CRATCH
CRESCENT

HOUSTON

PAB TFA

Signed as a Deed by:

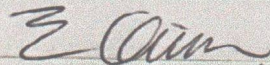
Signature:



Nicola Robertson Steele

Witnessed in the presence of:

Signature:



Name:

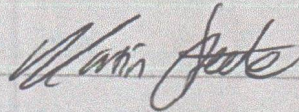
ELIZABETH QUINN

Address:

9 HAULCKAIGS CRESNT
HOUSTON
PALO 7FA

Signed as a Deed by:


Signature:



Martin Gerard Steele

Witnessed in the presence of:

Signature:



Name:

ELIZABETH QUINN

Address:

9 HAULCKAIGS
CRESNT
HOUSTON
PALO 7FA

Type/Type

P

Code/Code

GBR

Passport No./Passeport No.

513962811

Surname/Nom (1)

STEELE

Given names/Prénoms (2)

MARTIN GERARD

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

27 APR / AVR 77

Sex/Sexe (5) Place of birth/Lieu de naissance (6)

M

LANARK

Date of issue/Date de délivrance (7)

Authority/Autorité (8)

02 SEP / SEPT 13 IPS

Date of expiry/Date d'expiration (9)

Holder's signature/Signature du titulaire (10)

02 OCT / OCT 23

Nitin Joshi

P<GBRSTEELE<<MARTIN<GERARD<<<<<<<<<<<<<<<<

5139628114GBR7704271M2310026<<<<<<<<<<<<<<<04

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type/Type
P

Code/Code
GBR

Passport No./Passeport No.
130520019

Surname/Nom (1)
STEELE

Given names/Prénoms (2)
NICOLA ROBERTSON

Nationality/Nationalité (3)
BRITISH CITIZEN

Date of birth/Date de naissance (4)
03 AUG /AOUT 73

Sex/Sexe (5) Place of birth/Lieu de naissance (6)
F GLASGOW

Date of issue/Date de délivrance (7) Authority/Autorité (8)
16 MAY /MAI 22 HMPD

Date of expiry/Date d'expiration (9)
16 MAY /MAI 32

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED

DATE _____

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

03/02/73

P<GBRSTEELE<<NICOLA<ROBERTSON<<<<<<<<<<<<<<<<
1305200199GBR7308037F3205161<<<<<<<<<<<<<<<00