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**Private & Confidential**

Mr S Carlin  
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7 January 2010

Dear Simon,

**OAKLEAF FACILITIES LIMITED SIBA**

I refer to our correspondence before Christmas and confirm the drawdown amounts for the members using a reference date of 31 March 2009.

Paul Groom –           Unsecured pension minimum - £nil  
                                  Unsecured pension maximum - £4233  
                                  Fund designated - £63,000

Jane Rowthorn –       Unsecured pension minimum - £nil  
                                  Unsecured pension maximum - £2592  
                                  Fund designated - £45,000

Mark Rowthorn –       Unsecured pension minimum - £nil  
                                  Unsecured pension maximum - £3024  
                                  Fund designated - £45,000

The reference date is the 60 day window date we have selected as being the review date on pension drawdown. The next review date will be 31 March 2010, or such earlier time when a new crystallisation event arises. Please confirm that the trustees are happy with this nominated reference date.

Kind regards

Yours sincerely

Gavin McCloskey  
**For Pension Practitioner .Com**

c.c. Jane Groom ✓