



LANCING, BN15 8GB

MR P BOOTH
3 BENTGATE CLOSE
NEWHEY
ROCHDALE
LANCS
OL16 4NB

Our Ref: PPA/T9 /SPA
Tel No: 0845 640 3000
Date: 18 March 2013

Dear Mr Booth

MR P BOOTH M133B983

Thank you for your telephone call received on 13 March.

Plans G519F016 and G519D017 form a part of plan M133B983 and are for internal reference only.

Please arrange for the receiving scheme and for Mr Booth to complete and return the attached Declaration Form and the Claim Form respectively, if the transfer is to proceed. We will process the transfer, once we receive the completed forms.

If the cheque is to be made payable to the scheme please send us the HM Revenue & Customs (HMRC) scheme approval letter.

An annual increase in the contributions that is, the Indexation benefit is applied on 28 July each year to your plan G519F016.

We have placed a stop to this indexation benefit, as we have issued the transfer paperwork.

If we do not hear from you within the next 28 days we will assume you wish to continue with your indexation benefit and we will restart this benefit for plan G519F016.

HOW TO CONTACT US

If you have any questions, please contact Prudential Customer Services on 0845 640 3000, weekdays 8.30am - 6pm. Please have the plan number to hand when you call. You can also contact us by email using Prumail, our Secure Messaging System at the address below. Alternatively, you can fax us on the number below.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Tracy Harris', with a horizontal line drawn underneath the signature.

Tracy Harris - Customer Service Director

Fax us on 0870 162 2225

Contact us online at www.pru.co.uk

Enclosures: Transfer Value Quote, Claim Form, Receiving Scheme Declaration and Prepaid Envelope.

Statement of Transfer Value

Prepared for Mr Paul Booth on 15 March 2013

Reference: M133B983

This quotation gives details for all plans in the Personal Pension Scheme.

The current Transfer Value is £132664.00

- The Transfer Value includes the value of your unitised plans and is not guaranteed.
- When all requirements have been received, the transfer value will be recalculated at the date of receipt of all our requirements. This amount could be higher or lower than the transfer value shown in this quotation.
- Any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary / Enhanced Protection applies.
- If you have a right to a protected retirement age**, you will lose this right if you transfer your benefits to another scheme unless the transfer is part of a block transfer.

** a protected retirement age broadly applies if, before 6 April 2006, you had an absolute right to a normal retirement age before age 55.

If the transfer is to be paid, please fill in and send back the attached form.

CLAIM FORM

Plan Number: M133B983, G519F016 and G519D017
Mr Paul Booth

BENEFITS AVAILABLE

Current Transfer Value

£132664.00

- The Transfer Value includes the value of your unitised plans and is not guaranteed.
- I understand that the transfer value will be recalculated at the date Prudential receive all their requirements to make payment and this amount could be higher or lower than the transfer value shown in this quotation.

DISCHARGE

Payment in accordance with the request shall be a full and sufficient discharge of Prudential's liability for the benefits under the plans for this member.

Signature  Date 25/03/2013

Signature of Witness 

Address of Witness 77 BRANWELL CLOSE
MUNGEW
ROCHDALE
LANCS

Occupation of Witness RETIRED

Any person over 18 years of age may act as a witness provided he or she will not benefit from the proceeds.

SETTLEMENT DETAILS

Cheque payable to _____

Name and Address of receiving scheme
or the receiving scheme's insurer for
issue of cheque _____

Reference to be quoted on correspondence _____

Our Ref: PPA/T9/SPA
Member Ref: M133B983

15 March 2013

PRUDENTIAL

Receiving Scheme/Policy Declaration

Please tick one	<input checked="" type="checkbox"/>	
Pension transfer	<input type="checkbox"/>	To be completed by the receiving scheme trustees or administrator

Open market option	<input type="checkbox"/>	To be completed by the annuity provider
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Name of transferring scheme/arrangement:	
Policy/Reference Number:	
Member's Name:	PAUL BOOTH
National Insurance Number:	NB 80 37 83 B
Member's date of birth:	07/07/1964

	Please tick one	<input checked="" type="checkbox"/>
The transferring scheme is:	A UK Registered Pension Scheme	<input type="checkbox"/>
	or	
	A non UK scheme	<input type="checkbox"/>

Name of receiving scheme and provider:	
Reference(to be used on correspondence and payments):	
HMRC ref number:	
Cheque details	
Cheque made payable to:	
Address:	
Reference to be included with payment (eg client name/policy number):	

PENSION TRANSFER(please do not complete for open market option)

1. We undertake that the receiving scheme is:		Please tick one <input checked="" type="checkbox"/>
A. Registered Defined Benefit Occupational Pension Scheme		<input type="checkbox"/>
B. Registered Defined Contribution Occupational Pension Scheme		<input type="checkbox"/>
C. Individual Personal Pension Scheme		<input type="checkbox"/>
D. Qualifying Recognised Overseas Pension Scheme (QROPS)		<input type="checkbox"/>
D.i)country under the law of which the scheme is established and regulated:		
2. We are/are not* able to accept contracted out rights.		<input type="checkbox"/>
3. Contracting Out basis: Defined benefit/Defined Contribution/N/A*		
4. ASCN	ECON	SCON
		N/A*

*please complete or delete as appropriate

OPEN MARKET OPTION
We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.
1. We are/are not* able to accept business from a non UK scheme.
2. We are/are not* able to accept contracted out benefits.
Please note that no pension commencement lump sum will be provided on receipt of the member's fund.
Address for correspondence:

*please delete as appropriate

<input checked="" type="checkbox"/>	Please tick one
<input type="checkbox"/>	Receiving Scheme Declaration (for pension transfer)
<input type="checkbox"/>	a) We declare that the information given above and overleaf is true and correct.
<input type="checkbox"/>	b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HMRC conditions of approval.
<input type="checkbox"/>	c) If contracted out benefits are being transferred, they will be applied to provide appropriate contracted out benefits.
<input type="checkbox"/>	d) If a non UK scheme, we: <ul style="list-style-type: none"> - are registered as a QROPS - have not been excluded from being a QROPS. - give our authority for HMRC to give information to you about our QROPS status, and; - confirm that the legislation of the country in which our scheme is established allows us to accept a transfer from a UK Approved pension scheme.
<input type="checkbox"/>	Annuity Provider's Declaration (for open market option)
<input type="checkbox"/>	a) If contracted out benefits are being transferred, unless a spouse's/civil partner's/dependant's annuity is to be provided, contracted out benefits can only be accepted for clients aged 50 or over.
<input type="checkbox"/>	b) Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.
Signature:	
Company name:	
Position:	
Date:	

Zurich Assurance Ltd
UK Life Centre, Station Road
Swindon SN1 1EL
Telephone: 01793 514514
Fax: 01793 505572



Mr P Booth
3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Date: 13 March 2013

Dear Mr Booth

Transferring pension benefits: Mr Paul Booth Plan number: P10513-440-001/DL

Thank you for your recent request.

I enclose a transfer claim form and all the plan information needed to transfer the existing pension benefits for investment with another pension provider.

The transfer pack is only designed to transfer benefits for investment with another provider. It is not designed to transfer benefits to another provider to exercise an Open Market Option (OMO) in order to take immediate retirement benefits. If you want to take immediate retirement benefits, please ask for a retirement pack to ensure compliance with the current legislation.

Please be aware that when you transfer money from one pension provider to another, there will be a period of time when your funds are no longer invested. This is known as being 'out of the market'. When we pay your transfer value to your new provider, your money will be out of the market until they reinvest it in the funds you have chosen with them. Your new provider will simply reinvest the same amount of money we pay them. We are not able to say how long this period will be, but you should be aware that you will not benefit from any gains if the market rises while you're out of it.

Please note that if the fund is transferred now, there will be a reduction in the capital unit holding. This is reflected in the transfer value figure quoted on the Current Value Statement.

Other pension providers' application forms

It is not our policy to complete other providers' application forms. I have enclosed all of the plan information and values needed. The values will be updated and sent again when the benefits are transferred to the new pension provider.

Life Cover

Any life cover benefits incorporated into this plan will stop if all the benefits are transferred to the new pension provider.

Current payments into the plan

Regular payments should not be cancelled until we have confirmed in writing that the benefits have been transferred to the new pension provider. This is because we must ensure that the last payment has been included in the transfer payment.

What we need to transfer the pension benefits

To transfer the pension benefits to another pension provider we need the enclosed transfer claim form to be fully completed, signed and returned to us at:

Retirements and Transfers Payments Team
Zurich Assurance Ltd
UK Life Centre
Station Road
Swindon
SN1 1EL

When returning the claim form, please mark any accompanying documentation "Retirements and Transfers Payments Team".

We will return the form if it is not fully completed and signed when we receive it.

What we will do when we receive all our requirements

We will process the transfer when we receive the fully completed transfer claim form and any requirements. We will then send the following to the new provider:

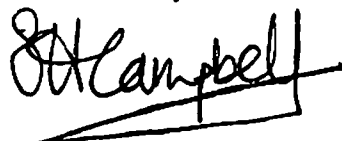
- the transfer payment
- the plan information needed to complete the transfer.

We will also send the customer:

- a letter confirming that the transfer payment has been made direct to the new provider.

If you have any queries please contact us on 0870 2416996. Our lines are open from 8.30am to 5.30pm Monday to Friday - we'll be happy to help.

Yours sincerely



Sam Campbell
Customer Services

Enclosed

- Full plan details including Current value statement
- Transfer claim form
- Transfer out checklist

Plan details

Plan holder details

Name : Mr Paul Booth

Address : 3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Date of birth : 7 July 1964

National Insurance number : NB 80 37 83 B

Current salary : Unknown

HMRC plan approval details

Zurich - Inland Revenue SF number : SF 87/003/1A

Zurich - ASCON number : A7001069T

Zurich Registered Pension Scheme number (PSTR number) : This is a registered pension scheme automatically registered by HM Revenue & Customs (HMRC) under Chapter 2 Part 4 of the Finance Act 2004 (as amended). Our registered number is 00605305RN.

Plan summary

Plan type	: This plan is a Personal Pension Plan approved under Chapter IV of Part XIV of the Income and Corporation Taxes Act 1988.
Investment type	: This plan is unit linked and therefore its value will depend on a combination of the payments made and the performance of the selected pension funds. As this plan is not a with profits plan, market value adjustments and bonuses do not apply.
Can the plan be surrendered for cash?	: Under HM Revenue and Customs (HMRC) rules this pension plan cannot be surrendered for cash.
Selected retirement age	: 60
Plan commencement date	: 1 July 1988
Plan status	: In force
Renewal month	: November
Non protected rights start date	: 1 November 1988
Contracting out start date	: 6 April 1987
Contracting out end date	: 6 April 1995 Contracting out from this type of plan stopped from 6 April 2012. Any funds built up from contracting out are now referred to as former protected rights.
Guaranteed annuity rates	: Guaranteed annuity rates do not apply to this type of plan.
Tax free cash	: At retirement you may take up to 25% of your fund as tax free cash. This is based on pension rules introduced in April 2006.

Payments

Current regular payments

	Current monthly payments
Personal payments :	£12.02
Basic rate tax relief :	£3.01
Subtotal :	£15.03
Employer payments :	£0.00
Total :	£15.03

Total payments received

	Regular payments	Single payments	Former protected rights payments
Personal payments :	£25,482.79	£0.00	
Basic rate tax relief :	£4,195.27	£0.00	
Subtotal :	£29,678.06	£0.00	
Employer payments :	£0.00	£0.00	
Total :	£29,678.06	£0.00	£1,635.59

The above payments include the cost of all benefits if applicable.

Last regular personal payment received : 1 March 2013

Are the regular payments indexed? : Yes

What rate are payments indexed? : In line with the average earnings index

Have any Transfer Values been paid in? : No

Trusts

Non protected rights benefit written in trust? : No

Additional trustees : None currently appointed

Former protected rights element written in trust? : No

Additional trustees : None currently appointed

Life cover element written in trust? : No

Additional trustees : None currently appointed

Assignments

Life cover element of plan assigned? : No

Notice of interest

Notice of interest in tax free cash? : Yes

Name of party having notice of interest : BARCLAYS BANK PLC

Address of party having notice of interest : 190 Stamford Street
Ashton-Under-Lyne
Lancashire
United Kingdom
OL6 6QL

Death benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there death benefits on this plan? : Yes

Non protected rights benefits : In the event of a valid claim, we would pay the value of the accumulation units.

The plan includes the Full Return of Fund benefit which protects the capital units in the fund. This means that their value can be included in the amount we pay out in the event of a claim.

This benefit costs £1.27 per month. Each year we review the cost of this benefit to make sure that it covers the value of the capital units in the fund.

Without the Full Return of Fund benefit we would pay only the value of the accumulation units.

Former protected rights benefits : Additional benefits are also payable from your former protected rights fund.

Life cover benefits : This benefit costs £2.74 monthly and provides a sum assured of £20,000.00 level.

The life cover is set to run until the selected retirement age.

The option to convert the life cover to a Zurich protection plan may be available on this plan. Please contact us for more details if required.

Disability benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there disability benefits on this plan? : Yes

Disability benefits : This plan has Waiver of Contribution (WOC) benefit.

This means that in the event of a valid claim and after a deferred period of 3 months, we could make the payments on the plan holder's behalf if they cannot work or earn a living due to disability.

The cover this benefit provides is linked to the level of payments and currently costs £0.30 monthly.

WOC benefit cannot be added or increased at the age of 55 or over.

Current value statement

Value of the plan

Non protected rights

Pension fund	Units held	Price of one unit	Fund value
Managed AP (accumulation)	508.61	£91.986	£46,784.99
Managed AP (capital)	279.87	£21.134	£5,914.77
Current total fund value			£52,699.76
Current transfer value			£50,020.18
Total of all non protected rights payments made to the plan			£29,678.06

Former protected rights

Pension fund	Units held	Price of one unit	Fund value
Managed AP (accumulation)	107.92	£91.986	£9,927.12
Current total fund value			£9,927.12
Current value of pre-97 former protected rights			£9,927.12
Current value of post-97 former protected rights			£0.00
Current transfer value			
The current transfer value of the former protected rights fund is always the same as the current total fund value.			
Total of all former protected rights payments made to the plan			£1,635.59

Please note:

- The above figures are based on unit prices at 13 March 2013.
- The unit linked fund prices vary daily. These prices may go down as well as up.
- To change your choice of funds, please contact us for a fund switch form.

Where the future payments will be invested

Non protected rights

<u>Pension fund</u>	<u>Percentage</u>
Managed AP	100%

Former protected rights

<u>Pension fund</u>	<u>Percentage</u>
Managed AP	100%

Plan charges

Name of charge	Rate/Amount	Explanation
Capital/accumulation units	3.5% per year of the value of the capital units.	<p>There are two types of unit that we can buy for the plan - capital and accumulation.</p> <p>The capital units have a charge of 3.5% of their value each year which we use to cover the costs of setting up the plan, or each new payment level to it.</p> <p>We deduct the charge by reducing the unit price for the fund as a whole, rather than from each individual plan. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>This means that capital unit prices will grow at a rate generally 3.5% lower than accumulation unit prices.</p> <p>We buy capital units with any regular payments made in the first two years of a plan and for the first two years of any increase in payments. After this we buy accumulation units.</p> <p>For example if a plan started on 1 January 1994 at a payment level of £50.00 a month, we would have bought capital units on the whole amount until 31 December 1995, providing payments were made throughout this period. However, if payments were only made for one year, then stopped and restarted at a later date, the initial allocation period would need to be completed before we could buy accumulation units with the restarted payments. If the payments were then increased to £75.00, we would buy accumulation units with £50.00 and capital units with the additional amount of £25.00 until the £25.00 had passed through its own initial allocation period.</p> <p>At the selected retirement age, if benefits have not been taken we convert the value of capital units to an equal value of accumulation units. This means that we will reinvest the annual management charge on any unit holdings once the selected retirement age is reached.</p>

Name of charge	Rate/Amount	Explanation
Bid to offer spread	5% of all payments	Each allocable payment made to the plan is used to buy units. We buy the units at the purchase (offer) price. We value the units at the selling (bid) price. The selling price is approximately 5% less than the purchase price.
Annual management charge	¾% per year of capital unit fund	<p>This charge covers the cost of the on-going investment and management of the pension funds (as opposed to the plan). It reduces the unit price of the fund as a whole by ¾% a year. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>The charge applies to both capital and accumulation units but we reinvest the charge for accumulation units so there is effectively no reduction for accumulation units.</p>
Expense deduction	£9.18 monthly	This charge covers the day to day administration of the plan. We review this charge each year in line with increases to the Average Earnings Index. We deduct the charge each month from the units in the pension fund regardless of whether payments are being made at the time.
Allocation rate for regular non protected rights payments.	100% up to ten years before the selected retirement age.	The allocation rate is the percentage of the non protected rights payment we use to buy units for the fund. We buy units at the rate shown in the rate/amount column.
	105% in the ten years before the selected retirement age	In the last ten years before the selected retirement age we increase this to 105% of the investment payment. The additional 5% is added at no additional charge.
	100% after the selected retirement age	100% of the payment is used to buy accumulation units if payments continue past the selected retirement age.

Name of charge	Rate/Amount	Explanation
Allocation rate for single payments	<p>96% if the single payment is £2,000 or more.</p> <p>95% if the single payment is between £1000 and £1999.99.</p> <p>94% if the single payment is less than £1000.</p>	<p>The allocation rate is the percentage of the single payment we use to buy accumulation units for the fund.</p> <p>Dependent upon the level of the single payment made, we buy accumulation units at the rate shown in the rate/amount column.</p>
Allocation rate for transfer values in	96%	<p>The allocation rate is the percentage of the transfer payment we use to buy accumulation units for the fund.</p> <p>For any transfer value above the company minimum into the plan the allocation rate is as shown in the rate/amount column.</p> <p>(If the transfer has not come from an occupational scheme of a previous employer this rate will increase to 102%).</p>

Name of charge	Rate/Amount	Explanation
Allocation rate for former protected rights payments.	96% if former protected rights payments are £1000 or above.	The allocation rate is the percentage of the payment we use to buy accumulation units for the fund. If the plan was used to contract out of the State Second Pension (S2P), formerly known as the State Earnings Related Pension Scheme (SERPS), HM Revenue and Customs (HMRC) would send us payments referred to as former protected rights.
	95% if former protected rights payments are between £500 and £999.99.	Dependent upon the level of payments made, we buy accumulation units at the allocation rates shown in the rate/amount column.
	94% if former protected rights payments are less than £500.	The government abolished contracting out under this type of pension plan from 6 April 2012.
Fund switch charge	£26.12	Existing funds are switched on a "bid price" to "bid price" basis. This means that the normal charges incurred when buying and selling stocks and shares are avoided. However, we do make a one-off charge shown in the rate/amount column to cover our administration costs. The funds are switched using the unit prices calculated the day after receipt of the fund switch request. There is no charge made for changing the fund allocation of future payments.

Charge comparisons with stakeholder pension plans

We will not be changing the charging structure on our existing generation of pension plans to that of Stakeholder products. The main reason for this is that the terms and conditions of the plan were set when the plan was issued and confirmed in the policy documents. These contracts have a charging structure that means that the majority of our plan holders will have already incurred most of or all of the initial charges on their plans, and existing payments and funds may be attracting lower charges than those in Stakeholder products.

Personal Pension Plan - Transfer claim form

Please ensure that sections 2, 3, 4 and 5 are completed by the adviser or receiving scheme and that any additional documents required are enclosed before returning the form. Please complete a transfer claim form for each plan to be transferred.

Section 1: Plan holder personal details

Mr Paul Booth
3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Plan number: P10513-440-001/DL

Please confirm your date of birth

07 / 07 / 1964

Please confirm your daytime telephone contact number

0161 370 4751

Section 2: Details of benefits to be transferred - to be completed by the plan holder or the adviser

Please place a tick in the box next to the benefits to be transferred

Non protected rights only

☐

Former protected rights only

☐

Non protected and former protected rights

☐

Section 3: Details of receiving scheme - to be completed by the adviser or the receiving scheme

Please note that the planholder must be either a member of the receiving scheme or the receiving scheme is the planholders own policy for the receiving scheme to accept the transfer.

Please place a tick in the box next to the receiving scheme type:

1: A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

2: A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

If the Scheme is one of the above, is it one of the following:

a. An Occupational Scheme which is a Contracted Out Salary Related (Final Salary) Scheme (COSR)?

☐

b. An Occupational Scheme which is a Contracted In Final Salary Scheme?

☐

Section 4: Receiving scheme approval/registration - to be completed by the adviser or the receiving scheme

What is the HMRC Approval/Registration Number?

If the Scheme does not have a HMRC Approval/Registration number, please indicate type of Scheme

.....

Section 5: Payment details - to be completed by the adviser or the receiving scheme

Cheque payable to *:
Address:
Post code:
Reference:
Contact name:

*This must be the provider /insurer of the receiving Scheme or, if there is no provider/insurer, the Scheme Administrator (for example, Trustees). If payment is to be made to the Scheme Administrator, documentary evidence showing the Scheme Administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

Section 6: Declaration - to be completed by the plan holder

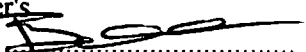
I understand that the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required.

I accept that payment by Zurich Assurance Ltd. in accordance with this authority, shall constitute full satisfaction and discharge of all claims whatsoever, in law and in equity, and I undertake and agree to hold harmless and keep indemnified Zurich Assurance Ltd from and against all claims and demands of any person whatsoever by virtue of the said plan and all expenses arising there from.

I have not been made bankrupt since acquiring the plan.

Plan holder's

signature:



Name: Paul Booth

Date: 11/04/2013.

Zurich Assurance Ltd
UK Life Centre, Station Road
Swindon SN1 1EL
Telephone: 01793 514514
Fax: 01793 505572



Mrs T J Booth
3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Date: 27 March 2013

Dear Mrs Booth

Transferring pension benefits: Mrs Tracey Booth Plan number: P11971-440-001/DL

Thank you for your recent request.

I enclose a transfer claim form and all the plan information needed to transfer the existing pension benefits for investment with another pension provider.

The transfer pack is only designed to transfer benefits for investment with another provider. It is not designed to transfer benefits to another provider to exercise an Open Market Option (OMO) in order to take immediate retirement benefits. If you want to take immediate retirement benefits, please ask for a retirement pack to ensure compliance with the current legislation.

Please be aware that when you transfer money from one pension provider to another, there will be a period of time when your funds are no longer invested. This is known as being 'out of the market'. When we pay your transfer value to your new provider, your money will be out of the market until they reinvest it in the funds you have chosen with them. Your new provider will simply reinvest the same amount of money we pay them. We are not able to say how long this period will be, but you should be aware that you will not benefit from any gains if the market rises while you're out of it.

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Current payments into the plan

Regular payments should not be cancelled until we have confirmed in writing that the benefits have been transferred to the new pension provider. This is because we must ensure that the last payment has been included in the transfer payment.

What we need to transfer the pension benefits

To transfer the pension benefits to another pension provider we need the enclosed transfer claim form to be fully completed, signed and returned to us at:

Retirements and Transfers Payments Team
Zurich Assurance Ltd
UK Life Centre
Station Road
Swindon
SN1 1EL

When returning the claim form, please mark any accompanying documentation "Retirements and Transfers Payments Team".

We will return the form if it is not fully completed and signed when we receive it.

What we will do when we receive all our requirements

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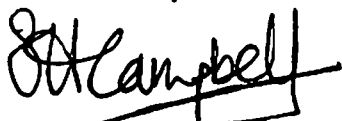
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If you have any queries please contact us on 0870 2416996. Our lines are open from 8.30am to 5.30pm Monday to Friday - we'll be happy to help.

Yours sincerely



Sam Campbell
Customer Services

Enclosed

- Full plan details including Current value statement
- Transfer claim form
- Transfer out checklist

Copy to: DAVIES CARRINGTON LIMITED

03080000012800000

Plan details

Plan holder details

Name : Mrs Tracey Booth

Address : 3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Date of birth : 30 November 1964

National Insurance number : NE 42 02 99 D

Current salary : Unknown

HMRC plan approval details

Zurich - Inland Revenue SF number : SF 87/003/1A

Zurich - ASCON number : A7001069T

Zurich Registered Pension Scheme number (PSTR number) : This is a registered pension scheme automatically registered by HM Revenue & Customs (HMRC) under Chapter 2 Part 4 of the Finance Act 2004 (as amended). Our registered number is 00605305RN.

Plan summary

Plan type	: This plan is a Personal Pension Plan approved under Chapter IV of Part XIV of the Income and Corporation Taxes Act 1988.
Investment type	: This plan is unit linked and therefore its value will depend on a combination of the payments made and the performance of the selected pension funds. As this plan is not a with profits plan, market value adjustments and bonuses do not apply.
Can the plan be surrendered for cash?	: Under HM Revenue and Customs (HMRC) rules this pension plan cannot be surrendered for cash.
Selected retirement age	: 60
Plan commencement date	: 1 April 1990
Plan status	: In force
Renewal month	: April
Non protected rights start date	: 1 April 1990
Contracting out start date	: The plan holder has never contracted out under this plan.
Guaranteed annuity rates	: Guaranteed annuity rates do not apply to this type of plan.
Tax free cash	: At retirement you may take up to 25% of your fund as tax free cash. This is based on pension rules introduced in April 2006.

Payments

Current regular payments

		Current monthly payments
Personal payments	:	£10.53
Basic rate tax relief	:	£2.63
Subtotal	:	£13.16
Employer payments	:	£0.00
Total	:	£13.16

Total payments received

		Regular payments	Single payments
Personal payments	:	£25,148.05	£0.00
Basic rate tax relief	:	£4,032.75	£0.00
Subtotal	:	£29,180.80	£0.00
Employer payments	:	£0.00	£0.00
Total	:	£29,180.80	£0.00

The above payments include the cost of all benefits if applicable.

Last regular personal payment received : 1 March 2013

Are the regular payments indexed? : Yes

What rate are payments indexed? : In line with the average earnings index

Have any Transfer Values been paid in? : No

Trusts

Non protected rights benefit written in trust? : No

Additional trustees : None currently appointed

Former protected rights element written in trust? : This plan does not have a former protected rights element.

Life cover element written in trust? : Yes

Trustee details for life cover element : Mr Paul Booth
Mrs Tracey Booth

Assignments

Life cover element of plan assigned? : No

Notice of interest

Notice of interest in tax free cash? : No

Death benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there death benefits on this plan? : Yes

Non protected rights benefits : In the event of a valid claim, we would pay the value of the accumulation units.

The plan includes the Full Return of Fund benefit which protects the capital units in the fund. This means that their value can be included in the amount we pay out in the event of a claim.

This benefit costs £0.87 per month. Each year we review the cost of this benefit to make sure that it covers the value of the capital units in the fund.

Without the Full Return of Fund benefit we would pay only the value of the accumulation units.

Life cover benefits : This benefit costs £1.54 monthly and provides a sum assured of £20,000.00 level.

The life cover is set to run until the selected retirement age.

The option to convert the life cover to a Zurich protection plan may be available on this plan. Please contact us for more details if required.

Disability benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there disability benefits on this plan? : Yes

Disability benefits : This plan has Waiver of Contribution (WOC) benefit.

This means that in the event of a valid claim and after a deferred period of 3 months, we could make the payments on the plan holder's behalf if they cannot work or earn a living due to disability.

The cover this benefit provides is linked to the level of payments and currently costs £0.32 monthly.

WOC benefit cannot be added or increased at the age of 55 or over.

Current value statement

Value of the plan

Non protected rights

Pension fund	Units held	Price of one unit	Fund value
Managed AP (accumulation)	481.68	£90.819	£43,745.69
Managed AP (capital)	280.16	£20.838	£5,837.97
Current total fund value			£49,583.66
Current transfer value			£46,880.55
Total of all non protected rights payments made to the plan			£29,180.80

Please note:

- The above figures are based on unit prices at 27 March 2013.
- The unit linked fund prices vary daily. These prices may go down as well as up.
- To change your choice of funds, please contact us for a fund switch form.

Where the future payments will be invested

Non protected rights

Pension fund	Percentage
Managed AP	100%

Personal Pension Plan - Transfer claim form

Please ensure that sections 2, 3, 4 and 5 are completed by the adviser or receiving scheme and that any additional documents required are enclosed before returning the form. Please complete a transfer claim form for each plan to be transferred.

Section 1: Plan holder personal details

Mrs Tracey Booth
3 Bentgate Close
Milnrow
Rochdale
Lancashire
OL16 4NB

Plan number: P11971-440-001/DL

Please confirm your date of birth

30/11/1964

Please confirm your daytime telephone contact number

077 11122916

Section 2: Details of benefits to be transferred

Non protected rights only



Section 3: Details of receiving scheme - to be completed by the adviser or the receiving scheme

Please note that the planholder must be either a member of the receiving scheme or the receiving scheme is the planholders own policy for the receiving scheme to accept the transfer.

Please place a tick in the box next to the receiving scheme type:

1: A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

2: A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

If the Scheme is one of the above, is it one of the following:

a. An Occupational Scheme which is a Contracted Out Salary Related (Final Salary) Scheme (COSR)?

☐

b. An Occupational Scheme which is a Contracted In Final Salary Scheme?

☐

Section 4: Receiving scheme approval/registration - to be completed by the adviser or the receiving scheme

What is the HMRC Approval/Registration Number?

If the Scheme does not have a HMRC Approval/Registration number, please indicate type of Scheme

.....

Section 5: Payment details - to be completed by the adviser or the receiving scheme

Cheque payable to *:
Address:
Post code:
Reference:
Contact name:

*This must be the provider /insurer of the receiving Scheme or, if there is no provider/insurer, the Scheme Administrator (for example, Trustees). If payment is to be made to the Scheme Administrator, documentary evidence showing the Scheme Administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

Section 6: Declaration - to be completed by the plan holder

I understand that the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required.

I accept that payment by Zurich Assurance Ltd, in accordance with this authority, shall constitute full satisfaction and discharge of all claims whatsoever, in law and in equity, and I undertake and agree to hold harmless and keep indemnified Zurich Assurance Ltd from and against all claims and demands of any person whatsoever by virtue of the said plan and all expenses arising there from.

I have not been made bankrupt since acquiring the plan.

Plan holder's signature:  Name: Tracey Booth

Date: 11/4/2013

Policyholder **Tracey Jane Booth**

Policy
number

4000535

Our reference:

Scheme name

Scheme
number

Receiving Scheme / Policy Declaration

Pension transfer

**To be completed by the receiving scheme trustees
or administrator**

Transferring scheme details

Name of transferring scheme/arrangement:
Policy/reference number: 4000535
Member's name: Tracey Jane Booth
National Insurance number: — NE420499D
Member's date of birth: 30-11-1964.
The transferring scheme is a UK Registered Pension Scheme

Receiving scheme details

Name of receiving scheme/provider:
Our reference: (to be used on all correspondence and payments)
Please confirm either : Direct Credit (Preferred) or Cheque details
Direct Credit details (if appropriate) Sort code:
Account number:
Account payee name:
Cheque details (if appropriate)
Cheque made payable to:
Address:
Reference to be included: (i.e. policy no. or client name) Tracey Jane Booth

BR
US
TG
comp/b1

Policy number(s):

PENSION TRANSFER (please do not complete if an open market option is required)

1. We undertake that the Receiving Scheme is: ***please tick one only***

A. Registered Defined Benefit Occupational Pension Scheme

☐

B. Registered Defined Contribution Occupational Pension Scheme

☒

C. Individual Personal Pension Scheme

☐

2. Receiving scheme registration number..... *We Complete*

Address for correspondence

<i>Pension Practitioner</i>
<i>33-35 DAWES LANE</i>
<i>MILL HILL LONDON NW7 4SD</i>

Receiving scheme declaration (for a pension transfer)

(a) We declare that the information given above and overleaf is true and correct.

(b) **We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HM Revenue & Customs conditions of approval.**

Signature:

Name:

Position:

Date:

*For US
to complete*

Policy number(s):

TRANSFER INSTRUCTION

Policy number(s): 4000535
Name: TRACEY JANE BOOTH.
Transfer value: £ 116,222.33

Date of quote: 12-03-2013


The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

To be completed by the policyholder

Receiving scheme/insurer..... GR US

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability under all the policies shown above.

Signed



Date 15/3/2013

TR





13/3/2013. L116-222-33

Mrs T Booth
3 Bentgate Close
Milnrow
Rochdale
Lancs
OL16 4NB

Dear Mrs Booth

Your 2012 statement

I enclose the latest yearly statement for your Personal Pension Plan with AEGON (a brand name of Scottish Equitable plc). This is an important document, so please take some time to read it carefully.

We've made some changes to our statements. If you'd like to find out more about what we've done and why then visit www.aegon.co.uk/newstatement

What's included in the statement?

Your statement is now split into four sections:

- **Summary** – shows your plan's value, what you might get when you take your benefits, payments made into it and other benefits
- **In detail** – breaks down the plan values, payments, deductions and investments
- **Your illustration** – shows what you might get back when you take your benefits
- **Additional information** – defines some of the terms we use

If you require further assistance, please contact us.

Yours sincerely

David Beattie
Customer Services Director
Life and Pensions

Contact us

Phone 08456 10 00 10
8.30am - 5.30pm,
Monday to Friday

Write to
Customer Services,
AEGON,
Edinburgh Park, Edinburgh,
EH12 9SE

Fax 0131 549 4225

Email
enquiries@aegon.co.uk
Find out more online
www.aegon.co.uk

4 August 2012

Plan details

Plan number 4000535
Planholder Tracey Booth
Contract type
Personal Pension Plan
Your ref
Our ref /STMTS

Documents enclosed

- Yearly Statement
- Contribution Review Form



Mr Paul and Mrs Tracey Booth
 3 Bentgate Close
 Newhey
 ROCHDALE
 Lancashire
 OL16 4NB



12A00



Your account number
 401 099 1756

Statement date
 22 February 2013



Our North West call centres:
General billing enquiries
 0845 746 1100

Water or wastewater problems
 For emergencies we're open 24 hours
 0845 746 2200

BILL0001-V2.34.0

Your water statement

1 April 2013 to 31 March 2014

About this statement

For water and wastewater services at

3 Bentgate Close, Newhey,
 ROCHDALE, Lancashire, OL16 4NB

You don't need to do anything

we will take your payments automatically by Direct Debit

Your remaining payments

You have 1 payment remaining to be taken for this year's charges as shown on the back.

Your new payments

The new payments to be taken for the coming year's charges are shown on the back.

Amount due this year

Your amount due this year includes the last 1 payment to be made for your current year's charges plus the coming year's charges.

New charges

Water

Direct Debit Discount		£5.00 credit
Standing charge		£61.00
Rateable value charge	Your home's rateable value of £341 multiplied by the £0.959 usage rate	£327.02
Total Water charges		£383.02

Wastewater

Rateable value charge	Your home's rateable value of £341 multiplied by the £1.458 usage rate	£497.18
Total Wastewater charges		£497.18

New charges 1 Apr 2013 to 31 Mar 2014 **£880.20**

Account summary

Balance on last statement ► sent on 24 Feb 2012	£908.66
New charges ► see above	£880.20
Payments received up to 16 Feb 2013 ► see the back	£838.08
Amount due this year on your payment plan	£950.78

Register for My Account at unitedutilities.com/myaccount

My Account will let you take complete control of your account online.
 View your account history and set up paperless billing.
 Apply for a free meter option, make payments and set up direct debit.

•THERE ARE NO OFFICIAL OBSERVATIONS•



PASSPORT
PASSEPORT

Type/Type

P

Code/Code

GBR

Passport No./Passeport No.

509280690

Surname/Nom (:)

BOOTH

Given names/Prénoms (2)

PAUL

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

07 JUL /JUIL 64

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

M

MANCHESTER

Date of issue/Date de délivrance (7)

Authority/Autorité (8)

11 MAR /MARS 12 IPS

Date of expiry/Date d'expiration (9)

Holder's signature/Signature du titulaire (10)

11 DEC /DEC 22

P<GBRBOOTH<<PAUL<<<<<<<<<<<<<<<<<<<<<<<<<<
5092806901GBR640707OM2212119<<<<<<<<<<<<<<<00

THERE ARE NO OFFICIAL OBSERVATIONS

[illegible]

1. Type of passport (1)
 2. Given names/Prénoms (2)
 3. Surname/Nom (1)
 4. Date of birth/Date de naissance (4)
 5. Place of birth/Lieu de naissance (5)
 6. Date of issue/Date de délivrance (2)
 7. Authority/Autorité (3)
 8. Date of expiry/Date d'expiration (3)
 9. Holder's signature/Signature du titulaire (10)

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

Pension Fund Account Application Form

Guidance Notes for Completion

Please complete all sections of the Application Form using BLOCK CAPITALS. Text in *italics* gives you information to help you complete this form. If you need further assistance, please contact us. Please ensure that you have read the Data

Protection Notice in Section 7 of this Application Form before completing your details and signing.

Verification of Identity

When you open an account, we may ask for additional information to confirm your identity. Bank of Scotland plc, in common with other financial services providers, has account opening procedures which reflect current legal and regulatory requirements (and best practice industry guidance) aimed at preventing money laundering and terrorist financing. In the event that these

requirements are not satisfied but, nevertheless, money is paid into your account, Bank of Scotland plc may suspend operations on the account until identity is established. This is for your protection as well as ours, and is not intended to cause you inconvenience.

Suitability of Account

Bank of Scotland plc does not give advice to any person regarding the suitability of any Account for investment purposes in connection with the Scheme. It is the sole responsibility of the trustee(s) to obtain suitable

professional advice that the Account is suitable for the Scheme's purposes. Bank of Scotland plc will not be liable in any circumstances where it is subsequently discovered that the Scheme could not open or operate any Account.

1 About the Scheme

Name of Account(s)

Please enter the name in which you want us to open the Account(s) (must be less than 40 characters).

Please continue on a separate sheet where necessary.

Name of your Scheme

(the "Scheme")

Date your Scheme was set up (DD/MM/YY)

Is the Scheme registered with (or approved by) HM Revenue & Customs and eligible to receive interest gross?

Yes No



If 'yes', we must have received a copy of the confirmation of registration of the Scheme with HM Revenue & Customs and have been provided with the Pension Scheme Tax Reference before we pay interest gross.

Scheme Registration Number

If 'no', or if we do not receive this supporting evidence, we will pay interest net.

Contact E-mail address

Contact Telephone number

Statement Address Details

Mailing Name

Pension Practitioner .Com

Salutation

Address (include postcode)

Daws House
33-35 Daws Lane
London
NW7 4SD

Country

United Kingdom

You can give us additional contact names and addresses if you wish. Please use a separate sheet.

2 About the Trustee(s) and the Authorised Signatories

2.1

Only to be completed by trustees who are individuals and authorised signatories who are individuals

Please insert details of all the trustees of the Scheme in the space provided below (including any "Additional Trustees" or "Reserve Trustees" appointed under the rules of the Scheme, who become trustees on the death of any trustee who is an individual). Please also provide details of the Authorised Signatories, if a trustee is a limited company the bank may request further information.

Please continue on a separate sheet where necessary.

Trustee/signatory 1	Trustee/signatory 2
<p>Title Mr <input checked="" type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify) <input type="checkbox"/></p> <p>Your last name BOOTH</p> <p>Your first names PAUL</p> <p>Gender M</p> <p>Date of Birth (DD/MM/YY) 070764</p> <p>Nationality British</p> <p>Dual Nationality (if applicable) NA</p> <p>Permanent address (include postcode) 3 Bentgate close Newbury Road 01644N3</p> <p>Country <input type="text"/></p> <p>Please also provide the date the individual moved to this address - if less than 3 years ago, please also complete the previous address section (DD/MM/YY)</p> <p>Previous address <input type="text"/></p> <p>Date moved to this previous address (DD/MM/YY) <input type="text"/></p> <p>A complete 3 year address history must be provided (use separate sheet if necessary)</p> <p>Date (DD/MM/YY) <input type="text"/></p> <p>Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc) Member Trustee</p> <p>If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here</p>	<p>Title Mr <input type="checkbox"/> Mrs <input checked="" type="checkbox"/> Miss <input type="checkbox"/> Other (please specify) <input type="checkbox"/></p> <p>Your last name BOOTH</p> <p>Your first names TRACY JANE</p> <p>Gender F</p> <p>Date of Birth (DD/MM/YY) 301164</p> <p>Nationality British</p> <p>Dual Nationality (if applicable) NA</p> <p>Permanent address (include postcode) 3 Bentgate close Newbury Road 01644N3</p> <p>Country <input type="text"/></p> <p>Please also provide the date the individual moved to this address - if less than 3 years ago, please also complete the previous address section (DD/MM/YY)</p> <p>Previous address <input type="text"/></p> <p>Date moved to this previous address (DD/MM/YY) <input type="text"/></p> <p>A complete 3 year address history must be provided (use separate sheet if necessary)</p> <p>Date (DD/MM/YY) <input type="text"/></p> <p>Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc) Member Trustee</p> <p>If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here</p>

Trustee/signatory 4

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (please specify)

Your last name

Your first names

Gender Date of Birth (DD/MM/YY)

Nationality

Dual Nationality (if applicable)

Permanent address (include postcode)

Country

Please also provide the date the individual moved to this address - if less than 3 years ago, please also complete the previous address section (DD/MM/YY)

Previous address

Date moved to this previous address (DD/MM/YY)

A complete 3 year address history must be provided (use separate sheet if necessary)

Date (DD/MM/YY)

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

Trustee/signatory 3

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (please specify)

Your last name

Your first names

Gender Date of Birth (DD/MM/YY)

Nationality

Dual Nationality (if applicable)

Permanent address (include postcode)

Country

Please also provide the date the individual moved to this address - if less than 3 years ago, please also complete the previous address section (DD/MM/YY)

Previous address

Date moved to this previous address (DD/MM/YY)

A complete 3 year address history must be provided (use separate sheet if necessary)

Date (DD/MM/YY)

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

On behalf of the Trustee and its Authorised Signatory 1

Title Mr Mrs Miss Ms Other (please specify)

Your last name

Your first names

Registered Number (if applicable)

Registered Office (include postcode)

Country

Date of incorporation (DD/MM/YY)

Country of incorporation

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

On behalf of the Trustee and its Authorised Signatory 2

Title Mr Mrs Miss Ms Other (please specify)

Your last name

Your first names

Registered Number (if applicable)

Registered Office (include postcode)

Country

Date of incorporation (DD/MM/YY)

Country of incorporation

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

On behalf of the Trustee and its Authorised Signatory 3

Title Mr Mrs Miss Ms Other (please specify)

☐ ☐ ☐ ☐ ☐

Your last name

Your first names

Registered Number (if applicable)

Registered Office (include postcode)

Country

Date of incorporation (DD/MM/YY)

Country of incorporation

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

On behalf of the Trustee and its Authorised Signatory 4

Title Mr Mrs Miss Ms Other (please specify)

☐ ☐ ☐ ☐ ☐

Your last name

Your first names

Registered Number (if applicable)

Registered Office (include postcode)

Country

Date of incorporation (DD/MM/YY)

Country of incorporation

Position(s) (e.g. Trustee, Professional Trustee, Member Trustee, Authorised Signatory etc)

If more than one position is held (e.g. Member Trustee and Authorised Signatory), please note each position here

Please tick the relevant boxes below to indicate where the initial funds deposited into an Account are expected to come from.

Investment maturity	<input type="checkbox"/>	Annual income	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>	Retirement Capital	<input type="checkbox"/>
VAT Reclaims	<input type="checkbox"/>	HMRC Payments	<input type="checkbox"/>	Rental Income	<input type="checkbox"/>	Savings	<input type="checkbox"/>
Sale of Asset	<input type="checkbox"/>	Existing Pension Fund	<input checked="" type="checkbox"/>	Redundancy Payment	<input type="checkbox"/>	Employment Contributions	<input type="checkbox"/>
Dividends	<input type="checkbox"/>						

Please tick the relevant boxes below to indicate where subsequent funds deposited into an Account are expected to come from.

Investment maturity	<input checked="" type="checkbox"/>	Annual income	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>	Retirement Capital	<input type="checkbox"/>
VAT Reclaims	<input type="checkbox"/>	HMRC Payments	<input type="checkbox"/>	Rental Income	<input type="checkbox"/>	Savings	<input type="checkbox"/>
Sale of Asset	<input type="checkbox"/>	Existing Pension Fund	<input type="checkbox"/>	Redundancy Payment	<input type="checkbox"/>	Employment Contributions	<input checked="" type="checkbox"/>
Dividends	<input checked="" type="checkbox"/>						

3.3

Account Activity

Please tick one box below to indicate how frequently you expect there to be transactions on the Account(s) (i.e., deposits and withdrawals).

Either:

In line with regulated pension scheme parameters as defined by HM Revenue & Customs



Or: (tick one box)

Fewer than 200 transactions per year



200 to 999 transactions per year



1,000 to 9,999 transactions per year



10,000 transactions per year or more



3.4

Annual Income

What is the actual/anticipated annual income of the Scheme? (tick one box)

Less than £100,000



£100,000 to £249,999



£250,000 to £999,999



£1,000,000 to £9,999,999



£10,000,000 or more



3.5

Statement Frequency

Please tick one box below to indicate how frequently you wish to receive statements. If you do not tick any box, statements will be provided or made available monthly.

Monthly



Quarterly



Annually



4

Declarations by the Trustees

I/We, the trustee(s) named in Section 2 above, request and authorise Bank of Scotland plc to open the Account(s) indicated in Section 1 in my/our name(s) as trustee(s) of the Scheme detailed in Section 1.2 above.

(Where relevant) I/We appoint each person named in Section 2 as an Authorised Signatory in relation to the Account(s). We confirm that their signing powers are as stated in the Signing Authority Mandate. We confirm that the specimen signatures set out in Section 2 are the signatures of the Authorised Signatories. We confirm that the trust deed and/or rules of the Scheme permit us to delegate authority to operate the Account(s) in the manner set out in the Signing Authority Mandate and we agree to pay Bank of Scotland plc for any losses suffered by it as a result of any operation of the Account(s) in accordance with our mandate to Bank of Scotland plc which is in breach of the trust deed and/or rules of the Scheme.

I/we agree that I/we will be jointly and severally liable as trustee(s) for all liabilities created pursuant to my/our agreement with Bank of Scotland plc for the Account(s), provided that the liability of the "Professional Trustee" or "Corporate Trustee" will be limited to the value of the assets of the Scheme but without prejudice to the full liability of the Member Trustee (if any).

I/We authorise and request Bank of Scotland plc to provide the Scheme auditors with such information as the Scheme auditors request in relation to the Account(s) until I/we withdraw this authorisation by notifying the Bank in writing.

I/We have received a copy of the following documents which contain terms comprising the "Agreement", as that term is defined in the Terms and Conditions for the Account(s) (please tick):

Application Form (to be completed, signed and returned by the applicant(s))



Terms and Conditions (to be retained by the applicant(s))



Mandate



Information to Support Your Account Leaflet (to be retained by the applicant(s))



Information about the current interest rate(s) applicable to the Account(s)



I/We agree to be bound by the terms of the Agreement.

I/We confirm that all of the information provided in or accompanying this form is true, accurate and complete.

I/We acknowledge that Bank of Scotland plc may pay commission to an introducer in consideration of the introducer introducing me/us to Bank of Scotland plc for the Account(s) and that further information about this commission is available from the introducer.

Where Bank of Scotland plc is the provider of the Scheme and where the trust deed and/or rules of the Scheme expressly permit this, I/we agree that Bank of Scotland plc can deduct from the Account(s):

- (a) all pension scheme related costs, fees and expenses that are payable to Bank of Scotland plc as provider and/or to any "Professional Trustee", "Corporate Trustee" or administrator of the Scheme; and/or
- (b) any tax liability of the Scheme incurred by Bank of Scotland plc and/or any "Professional Trustee" or "Corporate Trustee".

I/We agree that Bank of Scotland plc can deduct these sums without seeking further consent or authority from me/us. I/We understand that Bank of Scotland plc will give me/us fourteen days' prior written notice before it does this.

I/We confirm that the signatures set out in Section 6 below are those of all the validly appointed trustees under the Trust Deed(s) governing the Scheme.

I/We will indemnify Bank of Scotland plc for all losses, costs, claims, damages and expenses that Bank of Scotland plc suffers or incurs as a result of acting on any instructions (including instructions sent by fax provided such instructions are submitted in accordance with the Terms and Conditions of the Account(s)) given by me/us or on my/our behalf in accordance with the Agreement except in circumstances where any losses are as a result of the fraudulent actions of an unrelated third party.

- Your information will be held by Bank of Scotland plc which trades as Bank of Scotland, part of the Lloyds Banking Group.
- The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Group can be found at www.lloydsbankinggroup.com.
- Your personal information will be shared within the Lloyds Banking Group so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.
- We may ask you to provide physical forms of identity verification when you open your account. Alternatively, we may search credit reference agency files in assessing your application. The agency also gives us other details and information from the Electoral Register to verify your identity.

The agency keeps a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit.

- Under the Data Protection Act you have the right of access to your personal data. The Act allows us to charge a fee of £10 for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.
- It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our Privacy Statement, which you can find at <http://www.lloydsbankwholesale.com/Privacy-Statement/> or you can ask us for a copy.
- By signing this application, you agree to your personal information being used in the ways we describe in our Privacy Statement. Please let us know if you have any questions about the use of your personal information.

Before signing below, please check all the information provided in this form and make sure you have received and read the documents forming your agreement with us for the account(s).

ALL Trustees must sign (not Authorised Signatories who are not Trustees)

We certify that we are entitled, under the terms of the Trust Deed(s) governing the Scheme, to sign this form and to operate the Account(s) in accordance with the Signing Authority Mandate and in accordance with the Account terms and conditions. We agree to indemnify Bank of Scotland plc against any loss

suffered as a result of any operation of the Account(s) in accordance with this form and/or the Account terms and conditions which is in breach of the terms of the Trust Deed(s).

Trustee 1

Name

PAUL BOOTH

Signature



Date (DD/MM/YY)

15032013

For and on behalf of the Professional / Corporate Trustee before this witness

N/A

Witness' signature

Print Witness' Name

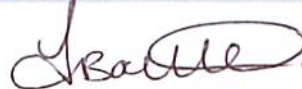
Witness' Address

Trustee 2

Name

TRACEY JANE BOOTH

Signature



Date (DD/MM/YY)

15032013

For and on behalf of the Professional / Corporate Trustee before this witness

Witness' signature

Print Witness' Name

Witness' Address

TRACEY

Trustee 3

Name

Signature

Date (DD/MM/YY)

For and on behalf of the Professional / Corporate Trustee before this witness

N/A

Witness' signature

Print Witness' Name

Witness' Address

Trustee 4

Name

Signature

Date (DD/MM/YY)

For and on behalf of the Professional / Corporate Trustee before this witness

Witness' signature

Print Witness' Name

Witness' Address

Please continue signing on a separate sheet and attach if necessary

Please contact us if you'd like this in Braille, large print or on audio tape.

www.lloydsbankwholesale.com

We accept calls via text relay. Please remember we cannot guarantee security of messages sent by e-mail.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. 327000. Telephone: 0870 600 5000 Authorised and regulated by the Financial Services Authority under registration number 169628.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, Lloyds Bank, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names.

If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

Service Promise

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at

<http://www.lloydsbankwholesale.com/contactus/>

IFA confirmation

(Tick here if this section is not applicable)

☐

(Tick here if the following declaration is applicable)

☐

I/We confirm that I/we supplied the applicant(s) with each of the following documents prior to their signing this Application Form:

- All Sections of this Application Form
- Terms and Conditions of the Account
- Mandate
- Information to Support Your Account Leaflet
- Information about the current interest rate(s) applicable to the Account(s)

Name of IFA

N/A

Signed

Address (include postcode)

Date (DD/MM/YY)

Internal use only

CMD ID

SIC CODE

Relationship Manager approval:

Form Complete

☐

Additional standard diligence process complete (where shaded section of table applies)

☐

Name

OU Code

Bank Use Only - Account details

Account name

Your account number

Sort Code

Date (DD/MM/YY)

Name

Authority held checked by RM/Originator
Signed

The Sort Code and Account Number details of the new Account opened today must be inserted in the above boxes e.g. Account Name, Sort Code and Account No.

HOW TO READ THESE CONDITIONS

These Conditions apply to the Pension Fund Account. Unless otherwise specified in any other terms and conditions applicable to a specific product or service, these Conditions will take precedence.

1 Definitions

- 1.1 We use the following defined terms throughout these Conditions and, unless otherwise specified, these terms have the same meaning when they are used in other documents comprising the Agreement:

Account: means the Pension Fund Account maintained by You.

Agreement: Your agreement with Us for the Account, as amended from time to time. This is made up of:

- Your application form for the Account;
- these Conditions;
- Our Information to Support Your Account Leaflet, specifically the sections relating to interest rates and charges applicable to the Account and the timing of payments summarised in Condition 4.5;
- the interest rate card (see Condition 4.7 for further details); and
- any other contractual documentation You agree relating to the Account from time to time.

Authorised Signatory: any person nominated by You from time to time, under a Signing Authority Mandate.

Automated Payment: any automated payments to and from the Account which includes internal transfers between accounts held with Us, Bacs Direct Credit, CHAPS, standing orders, Direct Debit, payments using the Faster Payments Service and payments using Our online/internet banking service. Further details about these payment methods are available in the Information to Support Your Account Leaflet.

Business Day: any day from 9am until 5pm which is not a Saturday, Sunday or a United Kingdom bank or public holiday.

Faster Payments Service: means the service provided by certain UK banks and building societies enabling customers to transfer monies from an account with one participating bank or building society to another participating bank or building society with same day value.

Information to Support Your Account Leaflet: means the leaflet which sets out information about the Account, including the standard charges applicable and the timing of payments into and out of the Account. This leaflet is provided to You when You apply to open the Account and is available at any time by calling Us or by checking Our website.

Instructions: an instruction made in accordance with Condition 3 which authorises Us to pay money out of Your Account. Your Instructions to make a withdrawal will be regarded as being received by Us, for transactions communicated directly to Us, at the time You or the payee ask Us to complete the transaction (for future dated payments, this means the date You set for payment).

Lloyds Banking Group: means Lloyds Banking Group plc, registered in Scotland number 095000 and having its registered office at The Mound, Edinburgh, EH1 1YZ, any direct or indirect subsidiary or holding company (as defined in the Companies Act 2006) and any direct or indirect subsidiary of any such holding company.

Professional Trustee: means the professional trustee of the Scheme (if any) named in Section 2 of the application form.

Reference Exchange Rate: means the exchange rate used by Us to convert foreign currency. You can find out the Reference Exchange Rate by checking Our website. Note that if You check the Reference Exchange Rate before any currency conversion takes place, the rate We provide will only be indicative.

Reference Interest Rate: means the Bank of England Bank Rate or such other externally set rate as We may decide from time to time. Details of the Bank of England Bank Rate are widely available in the media.

Signing Authority Mandate: an authorisation signed by You in relation to the Account (or Accounts) (by whatever name it is called), as amended by You from time to time, which sets out the rules under which Your Authorised Signatories can provide Instructions on Your behalf in relation to the Account (or Accounts).

Scheme: the registered pension scheme specified in the application form.

Trust Deed: means the trust deed, establishment deed or poll establishing the Scheme, together with the rules of the Scheme.

We, Our and Us: means Bank of Scotland plc, registered in Scotland number 327000. Registered Address: The Mound, Edinburgh EH1 1YZ and its successors and assigns. We are authorised and regulated by the Financial Services Authority (Register No. 169628).

You and Your: the trustees of the Scheme who have entered into the Agreement with Us.

2 Eligibility and Purpose

- The minimum age for opening and operating an Account is 18 and it is only available to pension schemes which have registered status with HM Revenue and Customs.
- You are responsible for ensuring that the Account is operated in accordance with the rules of the Trust Deed and in accordance with HM Revenue and Customs requirements.
- We can decline to open an Account or may close an Account without giving any reason for Our decision. We will close Your Account in accordance with Condition 13.1.
- You can only apply for an Account if the Scheme is established and controlled in the United Kingdom.

3 Instructions

- We will accept Instructions given (i) by You or (ii) by Your Authorised Signatories in accordance with the Signing Authority Mandate.

Where an Account is opened in the name of the Scheme by two or more trustees, We have authority to debit the Account with Instructions signed in accordance with the Signing Authority Mandate and the trustees accept joint and several liability for any debt that may arise on the Account together with any interest or charges that may apply. The liability of the Professional Trustee is limited in accordance with Condition 14.4.

- We will not accept Instructions given by e-mail. Before We act on the Instructions and make a withdrawal from the Account this Instruction must be submitted in one of the following ways:

- by providing Your Account details to Us, Our representative or any third parties and requesting a money transfer from the Account (in accordance with Our requirements for online/internet banking services (if relevant));
- by providing Your Account details and completing any necessary formalities to complete an Automated Payment from the Account (in accordance with Our requirements for online/internet banking services (if relevant));
- by presenting a completed cheque to any party.

Where appropriate, the authorisation of a transaction can include authorising any single transaction, a series of recurring transactions (including transactions for an indefinite period), or pre-authorising a future transaction of a certain or uncertain amount.

- Instructions for a transaction may not be withdrawn (or revoked) after the time the Instructions have been received. However, future dated transactions may be withdrawn if You or Your Authorised Signatories give notice to the supplier (where relevant) and provide a copy of any notice to Us provided the notification of cancellation is received by Us no later than close of business on the Business Day before the date set for execution.
- You must indemnify Us for all losses, costs, claims, damages and expenses that We suffer or incur as a result of acting upon any Instructions given by You or Your Authorised Signatories in accordance with this Agreement except in circumstances where any losses are as a result of the fraudulent actions of an unrelated third party. This condition is without prejudice to the limitations on liability set out in these Conditions or any related conditions, for example, the use of the online/internet banking service.

4 Transactions on the Account

- We may limit the amount You or someone else can pay into Your Account if We think this is necessary to comply with Our legal or regulatory obligations or due to system constraints.

4.2 The maximum deposit to any Account is £50,000,000 (or the equivalent in an appropriate currency). We can permit a deposit in excess of this amount at Our sole discretion.

4.3 We need advance notice where You intend to deposit more than £5,000,000 (or the equivalent in an appropriate currency).

4.4 You must always ensure that the cleared balance on the Account is sufficient to pay any transaction on the Account including the debiting of interest and/or any charges. You are not permitted to go overdrawn on the Account and We may refuse to allow a withdrawal where there is an insufficient cleared balance on the Account. Should circumstances arise where an overdraft is inadvertently created, overdraft interest will be charged as set out in the Information to Support Your Account Leaflet.

4.5 When We receive Your Instructions to make a payment on the Account We will do so within specified timescales set out in the Information to Support Your Account Leaflet. The Information to Support Your Account Leaflet details the transaction times for each type of payment and the time in the day prior to which Your Instructions must be received to allow a payment to be processed that day. If a payment is received after the designated time it will be treated as being received on the next Business Day.

4.6 We may not be able to carry out a withdrawal transaction if the bank or building society You are sending the payment to is not a member of the Faster Payments Service or if the amount of the payment exceeds the Faster Payments Service value limit (available at www.bankofscotland.co.uk/corporateterms/). If We cannot process a withdrawal transaction using the Faster Payments Service, We will notify You or otherwise make this information available to You, and You can contact Us to ask if there is any other method available to make the payment. Until We have received an instruction from You that We can properly execute by an alternative method, We will not make the payment.

4.7 Interest will be paid on the Account at the rate set out in Our current interest rate card, or as separately agreed with Us. You can check the interest rates that apply to Your Account at any time by calling Us or by checking Our website <http://www.lloydsbankwholesale.com/Corporate-terms/BankofScotland/Interest-rates-and-charges/Interest-rates/Deposit-accounts/>.

4.8 Interest is calculated daily on the cleared balance of the Account and applied in accordance with the Bank's standard interest rate cycle (as communicated to You from time to time).

4.9 Interest is paid after deduction of withholding tax unless We have received satisfactory documentation allowing Us to pay You interest gross.

4.10 If the Account is to be closed We will work out the interest We have to pay to You up to the day before the Account is closed.

4.11 Where the interest rate applicable to the Account is linked to a Reference Interest Rate and due to a fall in the Reference Interest Rate the interest rate to be applied to the Account falls below 0%, We may change the interest rate so that it remains above 0%. This replacement interest rate will apply until the Reference Interest Rate increases and the usual interest rate applicable to the Account at that time rises above 0% again. When this happens, the usual interest rate will then apply again.

5 Cheques

5.1 If You put a future date on a cheque, We can still pay it before the date of the cheque. If this happens We will not pay You for any loss that You suffer as a result.

5.2 Unused cheques belong to Us. You must return them to Us (or to someone acting for Us) if We ask You to do so.

5.3 A cheque written by You may be stopped if You tell Us before We are asked to pay it.

5.4 Further details about payments by cheque and Our cheque clearance procedures can be found in the Information to Support Your Account Leaflet.

6 Internet Banking

You may be able to subscribe to internet or electronic services on the Account. These services are governed by separate terms and conditions which are available on request and will be provided if the services are available and You subscribe to them.

7 Refunds

7.1 You may be entitled to claim a refund in relation to an Automated Payment paid out of the Account where:

- the transaction was not authorised under this Agreement;
- We are responsible for a transaction which has been incorrectly executed and You have notified Us in accordance with Condition 7.3;
- a pre-authorised transaction (excluding Direct Debits) did not specify the exact amount at the time of its authorisation and the amount charged by a supplier is more than You could reasonably have expected taking into account normal spending patterns on the Account or the circumstances of the transaction. A claim for a refund in these circumstances will not be accepted if You have consented to the transaction; or the amount of the transaction was made available to You at least 4 weeks before the transaction date; or the refund request is made more than 8 weeks after the transaction is debited to the Account.

7.2 Direct Debit refunds will be made in accordance with the Direct Debit Scheme rules.

7.3 If You become aware of a transaction which has not been properly authorised or has been incorrectly executed on the Account You must notify Us by calling Us on the number on Your statement. This notification must be provided as soon as You become aware of the error and in any event within 13 months of the date of the transaction. If You do not notify Us within these timescales You are not entitled to a refund under Condition 7.1.

7.4 We may make such reasonable investigations and enquiries as are necessary to establish whether or not the transaction has been properly authorised or correctly executed.

7.5 If You are entitled to a refund We will reimburse You for any interest and charges You have incurred as a result of the incorrect execution. We will not be responsible for any indirect or consequential loss resulting from the incorrect execution of the transaction.

8 Charges

8.1 Unless charges are agreed separately with Us the charges applicable to the Account are as set out in the Information to Support Your Account Leaflet.

8.2 We will tell You the charge for any ancillary service when You ask to use it.

9 Account Information and Notices

9.1 We will send You regular statements for the Account. The frequency of these statements will be monthly unless otherwise agreed with Us.

9.2 We will send all Account statements and notices to the contact name and address You give Us from time to time. Statements cannot be sent to multiple addresses.

9.3 We will send one copy of each statement or notice in accordance with Condition 9.2. A duplicate copy of each statement will be forwarded to the nominated contact address on Your application form.

9.4 Where You have opted to receive a statement at intervals greater than monthly You can request, and We will provide You with, the following information on any transaction:

- details of the transaction into and out of the Account including a reference enabling You to identify the transaction;
- the amount of the transaction;
- any charges applied to the Account in relation to the transaction;
- in the case of a payment out of the Account, the date of receipt of the transaction instruction, or in the case of a payment into the Account, the date of payment of those funds into the Account.

To request this information please contact Us using the number provided on Your statements.

9.5 Our address for notices and general correspondence in relation to the Account is: Bank of Scotland, Corporate Operations, Citymark, 150 Fountainbridge, Edinburgh EH3 9PE. We will not be deemed to have received notice from You unless We actually receive it in writing at this address.

10 Changes to Your Information

- 10.1 You must notify Us promptly in writing (not by fax) of any change in the information You have given Us, such as Your name, address, contact details, officers, Authorised Signatories or Signing Authority Mandate. We may specify the form in which You provide such notification and ask You to provide evidence of any change.
- 10.2 Where You appoint a new Authorised Signatory, You must complete a new Signing Authority Mandate. We must be satisfied with Our identification and other checks in relation to the new Authorised Signatory before We will be prepared to accept Instructions from that person.
- 10.3 Where you appoint a new trustee, We must be satisfied with Our identification and other checks in relation to the new trustee before We will be prepared to accept instructions from that person. The new trustee must agree to the terms of this Agreement.
- 10.4 For practical reasons, it normally takes Us seven Business Days to process notice of any changes to Your Signing Authority Mandate. Until We have processed Your notice, We can continue to rely on Your existing Signing Authority Mandate.

11 Changes to this Agreement, Interest Rates and Charges

- 11.1 We can vary this Agreement, the charges and the interest rates applicable to the Account at any time. We will only vary this Agreement, the charges or interest rates by giving You at least two months' notice. Where We give You notice of a change under this Condition 11.1, the change will automatically take effect and You will be taken to have accepted the change unless You notify Us that You do not agree to the change as soon as possible and in any event by the end of the two month period. If You notify Us that You do not agree to the change, We will take this as notification that You wish to close the Account immediately. We will only vary this Agreement or change interest rates and charges to reflect changes in market conditions, good banking practice and legislation.
- 11.2 In the event of a disagreement with You as to the level of fees or charges applicable to the Account, the fees and charges set out in the Information to support you Account leaflet (as varied from time to time) will apply.
- 11.3 Where We make a change in accordance with Condition 11.1, We will send You written notice at the last address known to Us.
- 11.4 Condition 11.1 does not apply to any change in the interest rate applied to the Account where:
- the change is to Your advantage; or
 - the interest rate applied to the Account is linked to the Reference Interest Rate and the change is made to reflect exactly the amount of any change in the Reference Interest Rate.

Where We make a change to the interest rate applied to the Account under Condition 11.4(a) and 11.4(b) the change will be applied to the Account immediately and:

- in respect of changes made under Condition 11.4(a), You will be notified by letter, statement insert or message as soon as possible after the change has taken effect. Information about the change will also be available on Our website; or
 - in respect of changes made under Condition 11.4(b), details will be made available by letter, statement insert or message as soon as possible after the change has taken effect. Information about the change will also be available on Our website.
- 11.5 The addition of new services to this Agreement, which do not change these Conditions or other conditions relating to any existing payment service will not be treated as a change and therefore will not require the two month notice period specified in Condition 11.1.

12 Blocking the Account

- 12.1 We can refuse to carry out a transaction if We reasonably think that:
- You or someone else is using the Account illegally or fraudulently or outside the terms of the Agreement between You and Us;
 - doing so might cause Us (or another company in the Lloyds Banking Group) to breach a legal requirement or might expose Us (or another company in the Lloyds Banking Group) to action from any government or regulator;

- You are the subject of a bankruptcy order or administration order or You have entered into a voluntary arrangement with Your creditors or where We reasonably believe that any of these are likely to happen;
- the relationship between You and Us has irretrievably broken down (for example You have been threatening or abusive to Our staff);
- there is a dispute (which We reasonably believe to be genuine) about the ownership or entitlement to the money in the Account;
- the payment seems unusual compared with the way You normally use Your Account;
- the terms of the payee's account prevent completion of the transaction;
- there are technical issues which prevent Us from executing the transaction;
- circumstances beyond Our reasonable control prevent Us from offering a normal service (such as computer failure or industrial action).

In addition, We may decide not to process payments to or from a limited number of countries. We will tell You which countries if You ask Us or if You try to make a payment there.

- 12.2 We and/or any member of the Lloyds Banking Group may be subject to sanctions and/or embargos imposed by the international community including the UK, EU, UN and the USA. We may not accept instructions and may refuse to make any payment or take any action pursuant to an Instruction if it would result, or in Our reasonable opinion is likely to result, in a breach by Us or any member of the Lloyds Banking Group or any of their respective employees of any sanction or embargo whether or not imposed in the UK and We will not be liable for any loss, damage, cost or expense by reason aforesaid. We shall be permitted to disclose to the relevant authorities such information in relation to any instruction and/or payment as may be required.
- 12.3 Provided it would not be unlawful for Us to tell You why We refused to authorise the transaction, We will notify You, either verbally or in writing when We have done this, within the designated maximum execution times for payment transactions set out in the Information to Support Your Account Leaflet.
- 12.4 You can also contact Us to find out (unless the law prevents Us from telling You) why We have refused to act on Your Instruction and how You can correct any factual errors that led to Our refusal.

13 Closing the Account

- 13.1 We may terminate this Agreement and close the Account by giving You at least two months' prior written notice. However, We may terminate this Agreement with immediate effect by giving notice to You if We reasonably consider that by continuing the Agreement We (or another company in the Lloyds Banking Group) may be exposed to action from any government or regulator or if You commit a material breach of the Agreement or become insolvent under the laws of any applicable jurisdiction.
- 13.2 You may terminate this Agreement and close the Account at any time by giving Us written notice. You must return all cheque books and pay Us any balance You owe on the Account. Any Instructions received prior to Us receiving such notice will be processed before We close the Account.
- 13.3 You will remain liable for all transactions or obligations and related interest and charges which are incurred before, during and after closure of the Account. However where charges for services are levied on a regular basis, such charges will be apportioned up until the time of the termination of this Agreement and any charges paid in advance will be reimbursed by Us proportionally.
- 13.4 If the Account is closed We will return any money on the Account along with any interest We owe You on the Account.
- 13.5 If any of the trustees is an individual and that person dies, We will act on the instructions of:
- the remaining trustees(s), if there are any (this would include any "Additional Trustees" or "Reserve Trustees" who have been appointed to act on the death of the current trustee under the terms of the Trust Deed, provided they agree to be bound by the terms of this Agreement); or

- (b) if there are no trustees remaining, the "Plan Trustee" (if any) appointed under the terms of the Trust Deed, failing which the personal representatives of the deceased trustee,

and in either case We will tell the person(s) instructing Us what documentation We will need in order to accept and act on their instructions.

- 13.6 If the Scheme ceases to exist the Account holders must close the Account. Until such time as the Account is closed the Account holders will continue to be liable for transactions made on the Account.

13.7 Cancellation of the Account

If within 14 days of opening the Account You decide that You no longer want it, if appropriate, We will help You switch to another account with Us, or if You prefer You may terminate this Agreement and close the Account. We will refund any money paid into the Account and pay interest on the sum refunded. However, You may not be entitled to a refund of any charges applicable to any transactions made during the cancellation period. You should send a written cancellation instruction to Bank of Scotland, Corporate, Operations, Citymark, 150 Fountainbridge, Edinburgh EH3 9PE. If You do not exercise Your right to cancel You may still close Your Account at any time in accordance with Condition 13.2.

14 Liability

- 14.1 Where a transaction is properly authorised in accordance with Condition 3, We are responsible for the correct execution of Automated Payments into and out of the Account unless We can prove that the error in the execution of the Automated Payment was due to the fault of the payee's or payer's bank or building society (as the case may be). Where We are liable for an incorrectly executed transaction out of the Account We will restore Your Account to the state in which it would have been had the defective payment not taken place. Where We are liable for the misallocation or failure to collect funds in to Your Account we will restore Your Account to the state it would have been in if the payment had been correctly made.
- 14.2 Where You wrongly identify the person and/or Account (including account number and sort code) to which a payment should be made, We will make reasonable efforts to recover the payment made, but We will not be liable for any losses which may be incurred by You. Our charge for tracing the payment is set out in the Information to Support Your Account Leaflet.
- 14.3 If We discover that a payment that has been credited to Your account has been made by mistake, or if a payment is recalled by the bank that made it, We reserve the right to debit Your account with the amount of that payment, provided that such funds have not already been passed on to the underlying beneficiary. We may debit your account even if this would result in it going into an unauthorised overdraft and You may have to pay any charges that may result for an unauthorised overdraft in these circumstances.
- 14.4 We will not be liable for any losses (including indirect and consequential losses), costs, claims, damages and expenses suffered or incurred by You where You have been grossly negligent or where We are unable to perform Our obligations under this Agreement due to abnormal or unforeseeable circumstances beyond Our reasonable control. This Condition does not exclude or restrict any liability that the law says We cannot exclude or restrict.
- 14.5 Where You are a Professional Trustee, Your liability to Us will not exceed the value of the assets of the trust (or scheme).

15 Currency Conversion

- 15.1 If You want to make a payment in a foreign currency We will change the payment from pound sterling to the relevant currency before making the payment or giving You the currency. The exchange rate that will apply will be the Reference Exchange Rate which is available as set out in the Information to Support Your Account leaflet.
- 15.2 If You receive money into the Account in a different currency to the currency of the Account We will change the amount of the payment into pounds sterling on the day We pay it into Your Account. The exchange rate that will apply will be the Reference Exchange Rate which is available as set out in the Information to Support Your Account leaflet.
- 15.3 We can make immediate changes to the Reference Exchange Rate.

16 Complaints

If You have a complaint about the Account, You should contact Us either in writing or telephone. A copy of our complaints procedure is available on our website at <http://www.lloydsbankwholesale.com/contactus/>. If You are not satisfied with the way We deal with Your complaint You may be entitled to refer this to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

17 General

- 17.1 This Agreement continues until the Account is closed in accordance with Condition 13.
- 17.2 This Agreement is personal to You and You cannot assign or transfer any of Your rights or obligations under this Agreement to anyone unless We agree. You cannot grant any security over any Account (except in favour of Us).
- 17.3 We can assign, novate or transfer any of Our rights and obligations under this Agreement, either wholly or in part, to any other person. You agree that You will promptly execute all documents that We reasonably need in order to make that assignment/assignment, novation or transfer effective.
- 17.4 Where You have more than one account with Us, there are certain circumstances where We may be entitled to take money from the Account in order to set off the amount owed on another account. We can do this without giving You notice. We can make any currency exchanges necessary for this right of set-off. In the case of trustees, We can only enforce this right where the monies We owe to You, and the monies and liabilities You owe to Us, relate to You as trustee(s) of the same trust or pension scheme.
- 17.5 If, by mistake, We do not display a notice or information about the Reference Interest Rate in all branches, the notice will still be valid.
- 17.6 Telephone calls to or from Us may be recorded for security purposes and monitored under Our quality control procedures.
- 17.7 If We fail or delay in exercising or applying any term of this Agreement, this does not mean that We have waived that term.
- 17.8 We are licensed under the Consumer Credit Act by the Office of Fair Trading under licence number 0593292.
- 17.9 This Agreement is in English and all communications between You and Us will be in English.
- 17.10 You may request a copy of these Conditions at any time.
- 17.11 Each paragraph and sub-paragraph in these Conditions is separate to the others. This means that if We cannot enforce one paragraph or sub-paragraph in these Conditions this will not affect Our right to enforce any other paragraph or sub-paragraph.
- 17.12 Nobody other than Us or You can enforce any part of this Agreement, under the Contracts (Rights of Third Parties) Act 1999.
- 17.13 This Agreement and all non-contractual obligations out of or in connection with this Agreement shall be governed by and construed according to English law and You submit to the exclusive jurisdiction of the English courts, unless (a) You are a company (or other incorporated body) and Your registered office is situated in Scotland, (b) You are a sole trader and Your business operates from Scotland or (c) You are an unincorporated body and Your central management and control is exercised from Scotland, in which case this Agreement and any non-contractual obligations arising out of or in connection with this Agreement shall be governed by and construed according to Scottish law and You submit to the exclusive jurisdiction of the Scottish courts.

Please contact us if you'd like this in Braille, large print or on audio tape.

www.lloydsbankwholesale.com

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. 327000. Authorised and regulated by the Financial Services Authority under registration number 169628.

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at <http://www.lloydsbankwholesale.com/contactus/>.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, Lloyds Bank, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names.

If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

Service Promise

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at <http://www.lloydsbankwholesale.com/contactus/>.

Tracey Booth
3 Bentgate Close
Newhey
Rochdale
Lancashire
OL16 4NB

2013

Dear Tracey,

PTJ 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 £1.5 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.

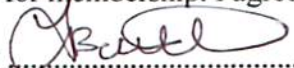
APPLICATION FOR MEMBERSHIP

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

Signed  Name P. Booth

(Authorised signatory of Bentgate Properties Limited)

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

Signed  Tracey Jane Booth

Date 15-03-2013



Nomination of beneficiary form

Scheme Name: **PTJ Pension Scheme** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mrs. Tracey Jane Booth

Date of birth: 30 November 1964

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>Paul Booth</i> Address: <i>3 Bentgaye</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: *[Signature]*

Date: *15-03-2013*

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.

Nomination of beneficiary form

Scheme Name: PTJ Pension Scheme (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Paul Booth

Date of birth: 02 July 1964

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: TRACEY JANE BOOTH Address: 3 Bengalee Close Newhey Rochdale Proportion % 100	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:



Date:

15 - 03 - 13

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.

**Paul Booth
3 Bentgate Close
Newhey
Rochdale
Lancashire
OL16 4NB**

2013

Dear Paul,

PTJ 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.

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Admission to the Scheme is at the discretion of the Company

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- lump sums can be paid to any person.
- Some or all of your fund can be paid to a registered charity.

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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 P. Booth

(Authorised signatory of Bentgate Properties Limited)

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

Signed  Paul Booth
Date P. Booth

Pension Practitioner .Com

Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD

Telephone: 0800 634 4862
Fax: 0208 711 2522

INVOICE

INVOICE# INV-1708

Bill To:

PTJ Pension Scheme
Paul Booth and Tracey Booth
Safe & Sound
113 Manchester Road
Droylsden
Manchester
M43 6EG

DATE

14 Mar 2013

Item	Description	Amount
Pension Transfer	Provision of administration services for four pension transfers into PTJ Pension Scheme	600.00

Thank you for using our services

Sub Total: 600.00

VAT (20%): 120.00

Total: £720.00

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

Account Name: Pension Practitioner .Com

Account Number: 73698947

Sort Code: 20-74-63

Pension Practitioner .Com

Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD

Telephone: 0800 634 4862
Fax: 0208 711 2522

INVOICE

INVOICE# INV-1707

Bill To:

PTJ Pension Scheme
Paul Booth and Tracey Booth
Safe & Sound
113 Manchester Road
Droylsden
Manchester
M43 6EG

DATE

14 Mar 2013

Item	Description	Amount
Pension Administration Services	Annual renewal for pension administration services to the Trustees for the period 14 March 2013 to 13 March 2014	1,035.00

Thank you for using our services

Sub Total: 1,035.00

VAT (20%): 207.00

Total: £1,242.00

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
Account Name: Pension Practitioner .Com
Account Number: 73698947
Sort Code: 20-74-63

Pension Practitioner .Com

Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD

Telephone: 0800 634 4862
Fax: 0208 711 2522

INVOICE

INVOICE# INV-1706

Bill To:

PTJ Pension Scheme
Paul Booth and Tracey Booth
Safe & Sound
113 Manchester Road
Droylsden
Manchester
M43 6EG

DATE

14 Mar 2013

Item	Description	Amount
Pension Set Up	Set up and tax registration of a Small Self Administered Scheme for two Members	1,045.00

Thank you for using our services

Sub Total: 1,045.00

VAT (20%): 209.00

Total: £1,254.00

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
Account Name: Pension Practitioner .Com
Account Number: 73698947
Sort Code: 20-74-63

**Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD**

Telephone: 0800 634 4862
Fax: 0208 711 2522

INVOICE# INV-1708

PTJ Pension Scheme
Paul Booth and Tracey Booth
Bentgate Properties Limited
3 Bentgate Close
Newhey
Rochdale
Lancashire
OL16 4NB

	DATE
	14 Mar 2013

Item	Description	Amount
Pension Transfer	Provision of administration services for four pension transfers into PTJ Pension Scheme	600.00

Sub Total: 600.00

VAT (20%):	120.00
-------------------	---------------

Total: £720.00

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
Account Name: Pension Practitioner .Com
Account Number: 73698947
Sort Code: 20-74-63

Pension Practitioner .Com

Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD

Telephone: 0800 634 4862
Fax: 0208 711 2522

INVOICE

INVOICE# INV-1707

Bill To:

PTJ Pension Scheme
Paul Booth and Tracey Booth
Bentgate Properties Limited
3 Bentgate Close
Newhey
Rochdale
Lancashire
OL16 4NB

DATE

14 Mar 2013

Item	Description	Amount
Pension Administration Services	Annual renewal for pension administration services to the Trustees for the period 14 March 2013 to 13 March 2014	1,035.00

Thank you for using our services

Sub Total: 1,035.00

VAT (20%): 207.00

Total: £1,242.00

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
Account Name: Pension Practitioner .Com
Account Number: 73698947
Sort Code: 20-74-63

Dated:

PTJ Pension Scheme

Deed of Appointment of a Participating Employer

Parties

- 1** BENTGATE PROPERTIES LIMITED (Company No. 04097118) (in this deed called the 'Principal Employer') of 7 Stamford Square, Ashton Under Lyne, Lancashire, OL6 6QU
- 2** PAUL BOOTH and TRACEY JANE BOOTH both of 3 Bentgate Close, Newhey, Rochdale, Lancashire, OL16 4NB (in this deed called the 'Trustees')
- 3** SAFE AND SOUND (in this deed called the "Participating Employer") of 3 Bentgate Close, Newhey, Rochdale, Lancashire, OL16 4NB

Recitals

- (A)** PTJ Pension Scheme (in this deed called the 'Scheme') is a pension scheme which is currently governed by a Trust Deed and Rules dated (in this deed called the 'Existing Provisions').
- (B)** The Trustees under 11.2 (11.1.2) of the existing provisions may at any time under Deed admit an Participating Employer to the Scheme.

The Trustees wish to appoint a Participating Employer to the Scheme

(C) Operative provisions

- 1.** Each Trustee who is a member by his execution of this deed gives his consent as a member to any and all modifications made by this deed, and confirms that he has had a reasonable opportunity to make representations to the other Trustees about the modifications, and that he is aware that the consent requirements apply in his case in respect of the modifications. Words given a specific meaning for the purposes of section 67 of the Pensions Act 1995 shall have the same meaning in this clause.
- 2.** In exercise under their power 11.2 (11.1.2) of the existing provisions the Trustees admit the Participating Employer to the Trusts of the Scheme.
- 3.** The Trustees will undertake all amendments to ensure proper implementation of the changes to the Trusts of the Scheme as required by 5.1 of the Existing Provisions.
- 4.** The Participating Employer undertakes to perform in all their functions and exercise their powers in accordance with the requirements of the Existing Provisions.
- 5.** Unless the context requires otherwise, meanings assigned to words and expressions in the Existing Provisions shall apply to words and expressions not otherwise defined in this deed.

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 **BENTGATE PROPERTIES LIMITED**
acting by

Director

Signature:

Name :

Witness

Signature:

Name :

Address :

SIGNED as a deed, and delivered when dated,
by (signature)

PAUL BOOTH in the presence of:

Witness

Signature:

Name :

Address :

SIGNED as a deed, and delivered when dated,
by (signature)

TRACEY JANE BOOTH in the presence of:

Witness

Signature:

Name :

Address :

SIGNED as a deed, and delivered when dated,
by **SAFE AND SOUND** acting by

Partner

Signature:

Name :

Witness

Signature:

Name :

Address :

Dated:

Trust Deed
establishing the
PTJ Pension Scheme

Parties

- 1 **Bentgate Properties Limited** (company number **04097118** (in this deed called the 'Principal Employer') of 7 Stamford Square, Ashton Under Lyne, Lancashire, OL6 6QU
- 2 **Paul Booth and Tracey Jane Booth** (in this deed called the 'Trustees') both of 3 Bentgate Close, Newhey, Rochdale, Lancashire, OL16 4NB

Recitals

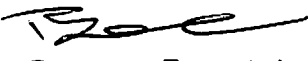
- (A) The Principal Employer wishes to establish a pension scheme to be known as PTJ Pension Scheme (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

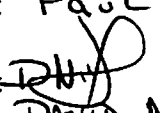
Operative provisions

- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
 - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
 - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.

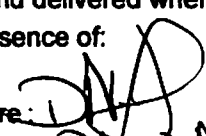
IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

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

Director Signature: 
Name : PAUL BOOTH

Witness Signature: 
Name : DAVID NICKLIN
Address : 115 ULLSWATER ROAD
FLIXTON M41 8SQ.

SIGNED as a deed, and delivered when dated, by
Paul Booth in the presence of:

Witness Signature: 
Name : DAVID NICKLIN
Address : 115 ULLSWATER ROAD
FLIXTON
MANCHESTER
M41 8SQ

 (signature)

SIGNED as a deed, and delivered when dated, by
Tracey Jane Booth in the presence of:

 (signature)

Witness

Signature :



Name :

ALISON CLAIRE JONES

Address :

BEECH LANE

93 SIMMONDLEY LANE

GLOSSOP

SK13 6LU.

TRACEY

WITNESS

Dated _____

PTJ Pension Scheme (the "Scheme"): Appointment of Administrator and Practitioner

Parties

1. **Paul Booth and Tracey Jane Booth** ("the Trustees") both of 3 Bentgate Close, Newhey, Rochdale Lancashire, OL16 4NB
2. **International Pension Partners LLP t/a Pension Practitioner .Com** ("the Pension Practitioner") of Daws House, 33-35 Daws Lane, London, NW7 4SD
3. **Bentgate Properties Limited** ("the Administrator") of 7 Stamford Square, Ashton Under Lyne, Lancashire, OL6 6QU

Introduction

(A) The General Trustees are the present trustees of the Scheme (the "Trustees").

(B) All of the General Trustees are resident in the United Kingdom.

Operative Provisions



- 1 In accordance with section 611AA of the Income & Corporation Taxes Act 1988 the Trustees appoint the Administrator to be the administrator of the scheme for the purposes of (and to be responsible for the discharge of all duties relating to the Scheme which are imposed on the administrator under) Chapter I of Part XIV of that Act.
- 2 The Administrator accepts such appointment for the purposes of Part 4 of the Finance Act 2004.
- 3 The General Trustees, and the Administrator (in acting in their capacities), appoint the Pension Practitioner as their agent and to act as practitioner on their behalf, in connection with any matters within the responsibility of HMRC and to view information held on the HMRC Pension Scheme Service in relation to the Scheme, and to do any other thing whatsoever in connection with or incidental to:
 - 3.1 (in respect of any period up to and including 5th April 2006) the discharge of all duties relating to the Scheme which are imposed on them as administrator and/or maintenance of the approval of the Scheme under Chapter I of Part XIV of the Income & Corporation Taxes Act 1988;
 - 3.2 (in respect of any period from and including 6th April 2006) the discharge of all duties relating to the Scheme which are imposed on the scheme administrator and/or the maintenance of the registered status of the Scheme under Part 4 of the Finance Act 2004.
- 4 The provisions of this appointment have effect on and from its date.

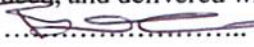
SIGNED as a deed, and delivered when dated,
by **International Pension Partners LLP t/a**
Pension Practitioner .Com acting by

Authorised Signatory :
Name :

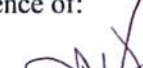
Authorised Signatory :
Name :

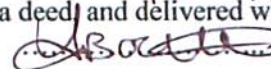
SIGNED as a deed, and delivered when dated,
by **Bentgate Properties Limited**
acting by

Director Signature: 
Name : P. Booth
Witness Signature: 
Name : DAVID NICKLIN
Address : 115 ULLSWATER RD FLIXTON
 MANCHESTER
 M41 8SQ

SIGNED as a deed, and delivered when dated,
by  (signature)


Paul Booth in the presence of:

Witness Signature: 
Name : DAVID NICKLIN
Address : 115 ULLSWATER RD FLIXTON
 MANCHESTER M41 8SQ

SIGNED as a deed, and delivered when dated,
by  (signature)

TRACEY

Tracey Jane Booth in the presence of:

Witness Signature: 
Name : ALISON CLARE JONES
Address : BEECH LANE
 93 SIMMONDLEY LANE
 QUOSSOP
 SK13 6LU

WITNESS