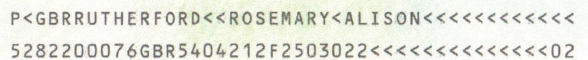


David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



Account Name
MRS ROSEMARY A RUTHERFORD

Account No 00245834 Sort Code 83-18-43 Page No 1 of 2



Royal Bank
of Scotland

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE 31.10.2023

MRS R A RUTHERFORD
12 BEECH AVENUE
GLASGOW
G41 5BX

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

SELECT ACCOUNT

Summary	
Statement Date	19 SEP 2023
Period Covered	19 AUG 2023 to 19 SEP 2023
Previous Balance	£5,686.77
Paid In	£1,491.25
Withdrawn	£741.70
New Balance	£6,436.32
BIC	RBOSGB2L
IBAN	GB60RBOS83184300245834

Welcome to your new look Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
19 AUG 2023	BROUGHT FORWARD			5,686.77
29 AUG	Automated Credit PAYPROP CLIENT ACC RENT FOR DURWARD A FP 29/08/23 1740 48174025526115000N RENT FOR DURWARD A	986.00		6,672.77
31 AUG	Automated Credit PAYPROP CLIENT ACC FIRPARK CLOSE 3 FP 31/08/23 1738 61173849449323000N FIRPARK CLOSE 3	505.25		7,178.02
04 SEP	Standing Order DURWARD AV TENANTS FP 04/09/23 30 02013156399706000R		75.00	7,103.02
07 SEP	Direct Debit NEWTON PROPERTY INITIAL PAYMENT		85.00	7,018.02
13 SEP	OnLine Transaction ENDSLEIGH INS 64974757 VIA ONLINE - PYMT FP 13/09/23 10 17125043429182000R		581.70	6,436.32

Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit

Amount Account overdrawn by:

Over £0 33.75% NAR 39.49% EAR

When you go over your arranged overdraft limit

Rate that applies on the amount:

Up to your arranged limit 33.75% NAR 39.49% EAR

Above your arranged limit 33.75% NAR 39.49% EAR

When you do not have an arranged overdraft limit

Applicable rate on full amount 33.75% NAR 39.49% EAR

Interest (variable) we currently pay you on your credit balance

We do not pay credit interest on this account.

Overdraft Arrangements

Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'. For personal accounts, we will not charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.

NAR - the Nominal Annual Rate is the annual rate of interest you'll pay on your overdraft. It doesn't take into account that you'll pay interest on any interest that has been added to your overdraft balance in the previous month.

EAR - the Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

AER - the Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross interest rate would be if we paid it to the account every year and you then received interest as part of the account balance.

CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (C)

①THERE ARE NO OFFICIAL OBSERVATIONS②

SIGNED _____

DATE 3/1/2023
David Nicklin

A close-up portrait of a young woman with dark, curly hair. She is looking slightly to her left. The image is a high-contrast, black and white photograph with a grainy texture.

Signature of the Student

PASSPORT
PASSEPORT

Types/Types

P

GBR

123053047

Surname/Name (1)

RUTHERFORD

Given names/Prénoms (2)

JANE MHARI

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

28 DEC /DEC 91

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

F GLASGOW

Date of issue/Date de délivrance (7) Authority/Autorité (8)
13 SEP 1977

17 FEB /FEV 21 HMPO

Date of expiry/Date d'expiration (9)

17 FEB /FEV 31

231231

P<GBRRUTHERFORD<<JANE<MHARI<<<<<<<<<<<<<<<<<<<<<
1230530473GBR9112285F3102178<<<<<<<<<<<<<<<<06



Personal Account statement

01/09/2023 - 30/09/2023

Jane Mhari Rutherford
60a Ballifeary Road
Inverness
IV3 5PF
United Kingdom

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 30/09/2023

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

£8,630.47

Total balance
(Including all Pots)

£5,121.11

Personal Account balance
(Excluding all Pots)

£3,509.36

Balance in Pots

(This includes both Regular Pots with Monzo and
Savings Pots with external providers)

-£4,449.84

Total outgoings

+£4,625.59

Total deposits

Sort code: 04-00-04

Account number: 97884493

BIC: MONZGB2L

IBAN: GB38 MONZ 0400 0497 8844 93

Date	Description	(GBP) Amount	(GBP) Balance
30/09/2023	garrison hotel Fort William GBR	-200.00	5,121.11
29/09/2023	TESCO PAY AT PUMP 4207 INVERNESS GBR This relates to a previous transaction	69.14	5,321.11
29/09/2023	TESCO PAY AT PUMP 4207 INVERNESS GBR	-120.00	5,251.97
28/09/2023	SQ *THE BAKERY Inverness GBR	-12.90	5,371.97
28/09/2023	Jane Rutherford (Faster Payments) Reference: Sent from Monzo	-300.00	5,384.87



Invoice Number: 56532562

Account Number: 3034148

Date of Issue: 09/10/2023

Supply Address:
Ms Claire Rutherford
74 Grosvenor Square
Rathmines
Dublin 6
Dublin City
Dublin
D06 R9X7

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 31/10/2023

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

Your MPRN Number is

M	N/A		
	DG	MCC	Profile
	N/A	N/A	N/A

Your GPRN Number is

G	0073172	AC Band	B
	Meter No.		
	GB0000386512		

General Enquiries

0818 40 40 70
customerservice@sseairtricity.com
Open 8am to 8pm Monday to Friday



Emergency Gas

1800 20 50 50 [24 hours]



Emergency Electricity

1800 372 999 [24 hours]

Visit sseairtricity.com to submit meter reads, view your bill and account details. It's also home to a range of other services such as our Help Centre, webchat, our customer charter and codes of practice. These codes outline our service commitments to our customers in a number of areas including Marketing, Billing and Vulnerable Customers. For fuel mix information see overleaf.

Details of charges for Gas

Description	Units	Rate (€)	Amount (€)
1Yr Home DF 15%	1,115.00	0.1120	124.88
Gas Standing Charge	37.00	0.3828	14.17
Carbon Tax	1,115.00	0.00877	9.78
VAT		9.0%	13.40
Total Charges for this period (excl. VAT)			148.83
Total VAT			13.40
Total Charges for this period (incl. VAT)			162.23

For more information on the Natural Gas Carbon Tax, visit www.revenue.ie

We now have even more ways to pay. For your range of flexible payment options, visit sseairtricity.com.

Electricity Billing Period

N/A

Gas Billing Period

29/08/2023 to 05/10/2023

Payment Method

Direct Debit
UMR: 3034148-353379376

Payment Due Date

23/10/2023



Customer Account No.

Amount Due

Complete this slip and send with your payment to:

Accounts Receivable, SSE Airtricity Limited,
Red Oak South, South County Business Park, Leopardstown,
Dublin 18, Ireland

REMITTANCE ADVICE

Cheques

Other

Total €

PLEASE DO NOT MARK BELOW THIS LINE

Extract of an entry in a REGISTER of DEATHS

DG 08434696

(Section 37(2) of the Registration of Births, Deaths and Marriages (Scotland) Act 1965)

DEATH Registered in the district of Glasgow				District No. 603	Year 2019	Entry No. 305
1. Forename(s) Neil Morham						2. Sex M
Surname(s) Rutherford						
3. Occupation Construction Company Director (retired)						
4. Date of birth	Year 1955	Month 12	Day 26	5. Age 63 years	6. Marital or civil partnership status Married	
7. When died 2019 July Twelfth 0830 hours						
8. Where died 12 Beech Avenue, Glasgow G41 5BX						
9. Usual residence (if different from 8 above) _____						
10. Cause of death I (a) Disseminated pancreatic cancer (b) Pancreatic cancer (c) (d) II Malignant neoplasm prostate						
Certifying registered medical practitioner Angela Dunn						
11. Forename(s), surname(s) and occupation of spouse(s) or civil partner(s) Rosemary Alison Cullen, Information Technology Specialist (retired)						
12. Forename(s), surname(s) and occupation of father/parent Alexander Henderson Rutherford Construction Company Director (deceased)						
13. Forename(s), surname(s) and occupation of mother/parent Ann Ashton (ms) or Rutherford (deceased)						
14. Signature of informant, how qualified to give information and address (Signed) R A Rutherford Widow 12 Beech Avenue, Glasgow G41 5BX						
15. When registered	Year 2019	Month 7	Day 16	16. (Signed) I Waddell Assistant Registrar		
17.						
18.						

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE 31/12/2023

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

Extracted from the Register of Deaths

on Sixteenth July 2019

The above particulars incorporate any subsequent corrections or amendments to the original entry made with the authority of the Registrar General.

Warning

It is an offence under section 53(3) of the Registration of Births, Deaths and Marriages (Scotland) Act 1965 for any person to pass as genuine any copy or reproduction of this extract which has not been made by a district registrar or assistant registrar and authenticated by his signature. This includes any photocopy made by any other person. Any person who falsifies or forges any of the particulars on this extract or knowingly uses, gives or sends as genuine any false or forged extract is liable to prosecution under section 53(1) of the said Act.

Account Name
RUTHERFORD PENSION PLAN
BUSINESS CURRENT

Account No 15984762 Sort Code 83-22-10 Page No 1 of 2



Royal Bank
of Scotland

MR NEIL MORHAM RUTHERFORD
RUTHERFORD PENSION PLAN
12 BEECH AVENUE
DUMBRECK GLASGOW
G41 5BX

Business Current Account

Summary	
Statement Date	29 SEP 2023
Period Covered	02 SEP 2023 to 29 SEP 2023
Previous Balance	£407,300.71
Paid In	£0.00
Withdrawn	£92.00
New Balance	£407,208.71
BIC	RBOSGB2L
IBAN	GB36RBOS83221015984762

Welcome to your new look Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
02 SEP 2023	BROUGHT FORWARD			407,300.71
25 SEP	Standing Order SPEIRS WHARF PROP SW-C50-GF-RPP FP 25/09/23 30 57013016553514000R		92.00	407,208.71

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 31/10/2023

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



**HM Revenue
& Customs**

**Registration Acknowledgement
(Practitioner)**

305008:00000007:001

Pension Practitioner.Com Ltd
Daws House
33-35 Daws Lane
London
NW7 4SD

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 31/10/2009

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

Pension Schemes Services

Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Tel 0115 974 1600
Monday to Friday 09.00 - 17.00

Fax 0115 974 1480

Date of issue 30/January/2009

Acknowledgement of registration for tax relief and exemptions

This is a copy of the acknowledgement of registration sent to Little & Rutherford Limited

The Rutherford Pension Plan

has been registered by HM Revenue & Customs (HMRC) on 30 01 2009 Tax relief and exemptions are due from this date.

The Pension Scheme Tax Reference (PSTR) is 00732072RW You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are being met and continue to be met.

Date of Deed:

04/06/2019

Deed of Appointment of Trustee

Rutherford Pension Plan

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 3.11.2023

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

Parties

- 1 **Neil Morham Rutherford and Rosemary Alison Rutherford** both of 12 Beech Avenue Dumbreck, Glasgow, G41 5BX (in this deed called the 'Continuing Trustees'); and
- 2 **Claire Louise Rutherford and Jane Mhari Rutherford** both of 12 Beech, Avenue, Dumbreck, Glasgow, G41 5BX (in this deed called the 'New Trustees')

Recitals

- (A) **Rutherford Pension Plan** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 12 January 2009 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustees are the present trustees of the Scheme.
- (C) Following the dissolution of the Sponsoring Employer (Little & Rutherford Limited, Company No SCO026363) on 2nd January 2015, and under Rule 11.3.1 of the Existing Provisions, power of appointment of new Trustees is vested in the Continuing Trustees.
- (D) It is intended that the New Trustees be appointed as trustees of the Scheme.

Operative provisions

- 1 Pursuant to Rules 11.3.1 and 4.1 of the Existing Provisions the Continuing Trustees appoint the New Trustees to the Scheme.
- 2 The New Trustee consents to their appointment.
- 3 The parties agree to take all reasonable steps to vest in the Continuing Trustees and the New Trustees the trusts of the Scheme and all of the assets of the Scheme.
- 4 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 Neil Morham Rutherford (signature)

Neil Morham Rutherford in the presence of:

Witness Signature: Eric McLean

Name : ERIC McLEAN

Address : 20 Rowan Road
Dumbreck
Glasgow

SIGNED as a Deed , and delivered when dated,

by R A Rutherford (signature)

Rosemary Alison Rutherford in the presence
of:

Witness Signature: Eric McLean

Name : ERIC McLEAN

Address : 20 Rowan Road
Dumbreck
Glasgow

SIGNED as a Deed , and delivered when dated,

by CL (signature)

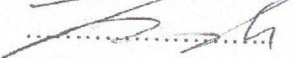
Claire Louise Rutherford in the presence of:

Witness Signature: Eric McLean


Name : ERIC McLEAN

Address : 20 Rowan Road
Dumbreck
Glasgow

SIGNED as a Deed , and delivered when dated,

by  (signature)

Jane Mhari Rutherford in the presence of:

Witness Signature: 
Name : ERIC McLEAN
Address : 20 Rowan Road
 Dumbreck
 Glasgow

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE 31/10/2019

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

Trustees Resolution

Rutherford Pension Plan (the "Scheme")

Dated: 04/06/2019

The Scheme is currently governed by a Definitive Trust Deed and Rules dated 12th January 2009 and all subsequent amending deeds and resolutions (the "Existing Provisions").

Following the dissolution of the Scheme's Sponsoring Employer and under Rule 11.3.1 of the Existing Provisions, all powers formerly vested with the Sponsoring Employer were vested in the Trustees. This was confirmed by a Deed of Amendment dated 6th May 2013.

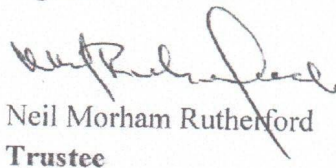
The Trustees of the Scheme are desirous to delegate all powers of appointment, amendment, investment and all other powers required for the day-to-day management of the Scheme to Neil Rutherford and Rosemary Rutherford.

Now it was hereby resolved that:

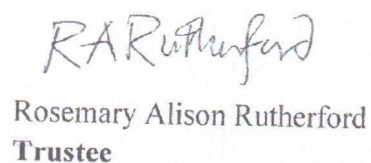
The Trustees recognise Neil Morham Rutherford and Rosemary Alison Rutherford as Managing Trustees (the "Managing Trustees") for the Scheme, and, under Rule 5.3 of the Existing Provisions, delegate all powers of amendment (Rule 3.1), powers of Trustee appointment and removal (Rule 4.1), power to appoint and remove agents (Rule 5.4), powers of investment (Rule 5.5) and any other powers vested in the Trustees by the Existing Provisions that would reasonably be required for the day-to-day management of the Scheme to the Managing Trustees.

This delegation will remain in effect until the death of either Managing Trustee or until otherwise resolved by unanimous agreement of the Trustees, after which all powers delegated by this resolution would require unanimous agreement by the entirety of the Trustees.

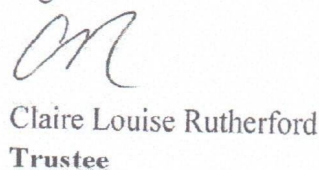
Signed:


Neil Morham Rutherford
Trustee

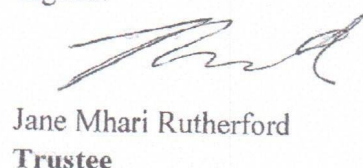
Signed:


Rosemary Alison Rutherford
Trustee

Signed:


Claire Louise Rutherford
Trustee

Signed:


Jane Mhari Rutherford
Trustee