



**HM Revenue
& Customs**

Certificate for enhanced protection

165011:00000010:001

Mr David Alan Kirby
Tretham House
Stroud Farm Road
Holyport
Berkshire
SL6 2LJ

**Audit & 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 16/May/2007

Certificate reference number 3005405T

National Insurance number YP 23 49 49 C

This certificate shows details of your protection from the lifetime allowance charge and any protected lump sum entitlement. You should give your Scheme Administrator your certificate number and the supporting details at each benefit crystallisation event.

The form of your lifetime allowance protection is

Enhanced Protection

You will not be liable to the lifetime allowance charge where you continue to meet the conditions in paragraph 12 Schedule 36 Finance Act 2004 (see note 1a overleaf), or until you choose to give up this form of protection (see note 1b overleaf).

Your protection is valid from 6 April 2006.

Misuse of this certificate may result in a financial penalty.

Notes

- 1a. Failure to continue to meet the conditions in paragraph 12 Schedule 36 will mean that you are potentially liable to the lifetime allowance charge. See HM Revenue & Customs (HMRC) technical guidance 'Protecting pension rights from tax charges: Enhanced protection: Cessation of protection'. You must notify HMRC that you have lost enhanced protection within 90 days of the loss. Failure to do so may result in a financial penalty.
- 1b. If you choose to give up this protection you must notify HMRC as soon as possible after you make your decision.
2. Your tax free lump sum is the percentage as the value of each benefit crystallisation event. This is the value of your lump sum rights not yet in payment, as a percentage of your pension rights not yet in payment on 5 April 2006. This percentage is the maximum that can be paid as a tax free lump sum irrespective of the value of any pre 6 April 2006 lump sum rights in the scheme and irrespective of the rules of the scheme.

If there is no information about your tax free lump sum on this certificate then you have no protected lump sum rights under enhanced protection (because your lump sum rights did not exceed £375,000 on 5 April 2006). In this case your lump sum rights will usually be those permitted under paragraphs 1 to 3 of Schedule 29 Finance Act 2004 (unless you have lump sum rights of more than 25% in the scheme).

TFS CARGO SERVICES RETIREMENT BENEFIT SCHEME

Benefit Crystallisation Events

Scheme Member: D A Kirby

Enhanced Protection Certificate No: 3005405T - 06 April 2006

BCE	Date	Amount Crystallised	25% Tax Free Cash	% LTA Used*	Remaining LTA (1.5m)**	Remaining LTA %
1	09-Mar-15	70,000.00	17,500.00	4.667	1,430,000	
2	29-Sep-19	200,000.00	50,000.00	13.333	1,230,000	95.34
3	05-Dec-19	600,000.00	150,000.00	40.000	630,000	82.01
				40.00		46.67

* Percentage rounded down to 2 places

** Life Time Allowance (LTA) based on 2006 Enhanced Protection but no tax free cash protection.

Authorised by the Trustees of TFS Cargo Services Retirement Benefit Scheme:

Signed:

D A Kirby

Signed:

R A Kirby

Alan Kirby

From: Anne Irwin <Anne.Irwin@slaterheelis.co.uk>
Sent: 08 July 2019 11:17
To: 'Mike Morrison'; Alan Kirby; 'gfisher19@gmail.com'; 'David Finch'; 'Keith Reynolds'; haddad.int@gmail.com
Cc: Angela Rogers; Daniel Wise
Subject: Sale of Great Jackson Street
Attachments: Fisher completion statement.pdf; Fisher Bill.pdf; Fisher Bill narrative.doc; STATEMENT OF ACCOUNT Great Jackson Street 8 JULY 2019.docx

Dear all,

Further to completion last Thursday I am now in a position to account to you.

I am also attaching a further copy of the completion statement provided by the buyer's solicitors. Ignoring the fee for discharging the dangerous building notice relating to Unit 1, the amount due on completion was £7,620,000.

I am attaching a statement of account together with my final invoice from which you will see that the amount due in respect of each property, other than Unit 1, is £1,903,371.20. The amount due for Unit 1 is £1,901,880.70.

On the statement of account I have given credit for the contribution of £900 made by De Trafford towards your legal fees when the last Supplemental Agreement was made.

I am arranging for funds to be transferred today in accordance with the bank details that you provided on Friday.

Abdul, my colleague Daniel will be in touch with you regarding distribution of the proceeds for Unit 1.

Finally, I would like to thank you for instructing Slater Heelis to act for you on the disposal. It has been a long haul but I am delighted that we got there in the end.

With very best wishes.

Anne

Anne Irwin
Consultant Solicitor
Residential Development

for and on behalf of

slaterheelis LLP
SOLICITORS

Direct Dial 0161 672 1513 | Mobile 07702 152 910 | Fax 0161 672 1280
86 Deansgate, Manchester, M3 2ER DX 14310 Manchester 1
@slaterheelislaw /slaterheelis /company/slater-heelis-llp

Date of this letter
26 November 2020

Our reference
0154312300

For
David Kirby

 **0800 151 2548**
(or 01603 358570 if overseas)

Open weekdays 8.00am-8.00pm

Saturdays 9.00am-5.00pm

Sundays 10.00am-4.00pm

 **0345 600 0624**

 **Aviva Life & Pensions UK Limited**
PO Box 1550, Salisbury, SP1 2TW

 **www.aviva.co.uk**

(W7/110) 14/49/1-4

Mr D Kirby
Trentham House
Stroud Farm Road
Holyport
Maidenhead
Berkshire
SL6 2LJ



Your retirement options

Dear Mr Kirby

Plan number(s) 110002168, 110002169, 110002170

Making the most of your retirement

Thank you for contacting us. We've enclosed some information to help you to make your decision.

Summary of information

Planholder	Mr David Kirby
Date of birth	17 May 1949
Retirement date	26 November 2020
Personal Pension Plan	110002168, 110002169, 110002170

Estimated pension fund at 26 November 2020 £63,367.52

The fund value was calculated using unit prices as of 25 November 2020.

This is the value of the money in your plan on the date shown.

This value includes a final bonus of £5,381.75.

Making the most of your retirement

You don't have to start taking benefits at this time.

You can choose to leave your money invested as it is for now, but to do this we will need a new retirement date from you.

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Telephone 0345 602 9189 – calls may be recorded.

www.aviva.co.uk

(W7) – DIL_FLP_110_RET_WAKEUP_PROD_20201126130057_22180823_NONMAILSORT.tno -- 14/49/1-4/0010000 (H1..H7)

XC109 XC100 GN51028 07/2019

7178000001401

Want to leave your money where it is for the present?

If you're not ready to make a decision yet, please call and let us know. We can explain what delaying taking your money means to you and help you arrange a new retirement date. If you decide to buy an annuity at a later date, you may not be able to take tax-free cash in some circumstances. We will explain those circumstances when you call.

Lifetime allowance

If the total value of all your pension funds when you use your pension is above the 'lifetime allowance' we may have to apply a 'lifetime allowance' charge set by the government. The lifetime allowance is £1,073,100 for the 2020/21 tax year. We strongly recommend that you take financial advice if your total pension funds are close to, or more than, this amount.

Let us know what you want to do

Once you've read all the information and considered any guidance or financial advice, give us a call on 0800 151 2548 (or 01603 358570 if overseas) when you have made your decision.

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group and may be shared with third parties who provide services to us, as well as other organisations where required to by law and regulatory requirements. A record may be kept of any searches carried out and any suspicions of financial crime and related details may be retained and used to assist other companies for verification and identification purposes. The search is not a credit check and your credit rating should not be affected.

I hope that this information is useful. If you need any more information or have further questions, please contact us and we will be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If you change your email or postal address, landline or mobile number, please let us know so that we can update our records to keep in contact with you.

Yours sincerely,

The Aviva Customer Team



717800001402

Date of this letter

20 July 2020

Plan number

E22270/1

Scheme name

TRANSWORLD FREIGHT SERVICES LTD

Member

David Kirby

 **0345 268 3289**

Open weekdays 8.30am-5.30pm

Statement of benefits

Scheme name	TRANSWORLD FREIGHT SERVICES LTD
Scheme number	E22270
Plan number	E22270/1
Member	Mr David Kirby
Date of birth	17 May 1949
Normal retirement date	17 May 2009
Annual statement at	17 July 2020

The transfer value of your plan at 17 July 2020

Transfer value as at 17 July 2020	£3,999.82
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The transfer value has not been tested against HMRC limits with regard to the maximum amount permissible and, therefore, might have to be restricted to a lower amount if a transfer were actually required.

Your death benefits

In the event of your death before retirement there will be payable the value of the fund at date of death.

Further information

Please note that under the terms of this Executive Benefit Scheme your benefits were moved out of Conventional with-profits on your normal retirement date. From 17 May 2009 your benefits have been held in a deposit account.

The current deposit rate of interest applying to these benefits is 1.10%.

Annual allowance

The annual allowance is £40,000 in the 2020/21 tax year. This is the maximum that you or someone else, for example your employer, can contribute to all your pension plans in one year, without incurring a tax charge.

From 6 April 2016, a person's annual allowance will be reduced if they are deemed to be a 'high income individual'. A high income individual is, broadly, a person who has taxable income in a tax year, after adjustments for tax reliefs and some pension contributions, of at least £240,000 (for the 2020/21 tax year).

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(SINGLE) -- DIL_FLPLEG_165_ANST_PCNONRACOPS_PROD_20200720130154_21192789_NONMAILSORT.Ino -- 15/123/3-6/0000000 (H1..H7)

XC109 XC100 GN51028 07/2019

Enquiries about the scheme may be directed to the trustees of the scheme at:

Mr David Kirby
Trentham House
Stroud Farm Road
Holyport
Maidenhead
Berkshire
SL6 2LJ

Date of letter
20 July 2020

Member
David Kirby

Plan number
E22270/1

Scheme name
**TRANSWORLD FREIGHT
SERVICES LTD**