

Our Ref:- MP/DE/L:14MAR.HIL

14th March 2016

Pensionpractitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD



Dear Sirs

Mrs Janet Hill – The Leadership Factor Self Administered Scheme

Please find enclosed a copy letter of wishes in respect of the above client's interests in The Leadership Factor SSAS. This is for your records and Mrs Hill retains a copy of the original.

I trust that this is all in order but please let me know if you have any queries.

Yours faithfully

A handwritten signature in black ink, appearing to read 'M Parkin', with a long horizontal flourish extending to the right.

Michael Parkin LLB FPFS CFP^{CM}
Director and Chartered Financial Planner

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FINANCIAL CONDUCT AUTHORITY
VAT REGISTRATION NO. 451 408 763
REGISTERED IN ENGLAND NO. 2044 622

Mrs Janet Hill
Osborne House
Cliffe Road
Shepley
Huddersfield
HD8 8AG

The Trustees of The Leadership Factor SSAS

I am a member of the above pension arrangement.

I understand that in the event of my death the Trustees will have discretion over the funds that remain within my pension fund.

Nominated Beneficiaries

Please consider the following as possible recipients of any benefits which are payable at the Trustees' discretion on my death while a member of the Scheme:-

CHRISTOPHER DAVID HILL	50%.
NICHOLAS JAMES HILL	50%.

Primary Objectives

My primary objectives are:-

1. To pass any remaining pension fund on my death to my children and remoter issue
2. To minimise inheritance tax and other taxes

The best method to meet these objectives, from both a tax perspective and asset protection point of view, will be dependent on a number of factors at the time of my death. Some of these factors are listed below. I would wish you to consult with the following people prior to making a decision as to how the funds should be distributed:-

1. My professional advisers (financial adviser, solicitor, and accountant)
2. My children
3. The Trustees of any trust I have created to accept pension death benefits
4. My Executors

Factors to be taken into consideration

I have set out below some of the factors I would expect you to take into consideration in exercising your discretion. These factors are not in order of priority:-

1. The age at which I die
2. The age of my children/grandchildren when I die
3. The financial provisions I have made in my Will
4. The rate of tax charged on withdrawing funds from my pension fund, if any
5. The potential for tax free income and gains being generated if assets are left in the pension scheme
6. The financial needs of my children and remoter issue

I appreciate that I cannot fetter your discretion but have every confidence that you will follow my wishes and will aim to achieve the most advantageous taxation result whilst looking after my family in the way that you think I would have done.

Signed:

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Janet Hill

Date:

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