

**Date of Deed:**

**Deed of Appointment of Trustee**

**Titan Funding Trustee Scheme**

## **Parties**

- 1 **Titan Funding Limited** (Company No. 09128467) whose registered office is situated at Swatton Barn Badbury, Swindon, Wiltshire, SN4 0EN (in this deed called the "Principal Employer")
- 2 **Carol Foote** of 9 Pentre Nicklaus Village, Llanelli, SA15 2DE, **Rhodri Foote** of 9 Pentre Nicklaus Village, Llanelli, SA15 2DE and **Paul Michael Davey** of 3 Manor Gardens, Swindon, SN2 2ND (in this deed called the 'Continuing Trustees')
- 3 **Yiannakis Kadis** of 54 White Eagle Road, Haydon End, Swindon, SN25 1TN, **Danny William Fuller** and **Clare Louise Fuller** both of 33 Elizabeth Drive, Devizes, SN10 3SB (in this deed called the 'New Trustees')

## **Recitals**


- (A) **Titan Funding Trustee Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 10 December 2014 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustee is the present trustees of the Scheme.
- (C) It is intended that the New Trustee be appointed as trustee of the Scheme

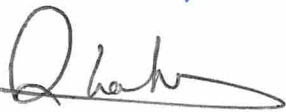
## **Operative provisions**

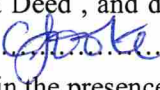
- 1 Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustee to the Scheme, the New Trustee consents to their appointment.
- 2 The parties agree to take all reasonable steps to vest in the Continuing Trustee and the New Trustee the trusts of the Scheme and all of the assets of the Scheme.
- 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 **Titan Funding Limited** acting by

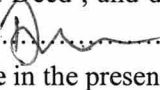
Director      Signature:   
Name      : **Paul Davey**

Witness      Signature:   
Name      : **Adam Holmes**  
Address : **Unit 4, Swindon, SN5 8Y2**

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

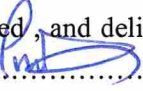
**Carol Foote** in the presence of:

Witness      Signature:   
Name      : **JOHN FOOTE**  
Address : **9 PENTRE NICKLAUS LLANELLI .**


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

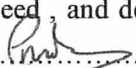
**Rhodri Foote** in the presence of:

Witness      Signature:   
Name      : **JOHN FOOTE**  
Address : **9 PENTRE NICKLAUS, LLANELLI**


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

**Paul Michael Davey** in the presence of:

Witness      Signature:   
Name      : **Adam Holmes**  
Address : **Unit 4 , Swindon, SN5 8Y2**


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

**Paul Michael Davey** in the presence of:

Witness      Signature: 

Name : Adam Holmes

Address : UNIT 4, CLEARWATER BUSINESS PARK, SWS 842

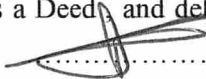
SIGNED as a Deed, and delivered when dated,  
by .....  ..... (signature)

**Yiannakis Kadis** in the presence of:


Witness      Signature: 

Name : Adam Holmes

Address : UNIT 4, CLEARWATER BUSINESS PARK, SWS 842


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

**Danny William Fuller** in the presence of:

Witness      Signature: 

Name : Adam Holmes

Address : UNIT 4, CLEARWATER BUSINESS PARK, SWS 842

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

**Clare Louise Fuller** in the presence of:

Witness

Signature: 

Name : Adlene Holmes

Address : UNIT 4, CLEARWATER BUSINESS PARK, SASS 872

Yiannakis Kadis  
54 White Eagle Road  
Haydon End  
Swindon  
SN25 1TN

2015

Dear Yiannakis,

**Titan Funding Trustee 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 £1.25 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 PAUL DAVEY  
(Authorised signatory of Titan Funding Limited)

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

Signed  Yiannakis Kadis

Date .....



## Nomination of beneficiary form

Scheme Name: **Titan Funding Trustee Scheme** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Yiannakis Kadis

Date of birth: 24 September 1966

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: JACQUELINE KADIS Address: 54 WHITE EAGLE RD SWINDON WILTSHIRE SN25 1TN 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: 01/06/2015

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.



**Swindon**  
BOROUGH COUNCIL

Revenues and Benefits

For all enquiries

Tel: 03453 022 316  
Fax: 01793 537 262  
swindon.counciltax@secure.capita.co.uk

0000/01/0000/10000000/141925  
00256400027475001/002

MR YIANNIO KADIS & MRS  
JACQUELINE KADIS  
54 WHITE EAGLE ROAD  
HAYDON END  
SWINDON  
SN25 1TN



ACCOUNT NUMBER 770791087396

DATE OF ISSUE 11-MAR-2015

PROPERTY WHICH THIS BILL RELATES TO:

## COUNCIL TAX BILL 2015/16

How the tax is arrived at for your Band E property  
Swindon Borough Council  
Haydon Wick Parish  
Combined Fire Authority  
Wiltshire Police And Crime Commissioner

TOTAL

Charge For Period

Band E

01-APR-2015

31-MAR-2016

£ % Increase  
this year

1381.97	0.0
38.31	0.0
79.30	2.0
200.42	1.9

1700.00	0.3
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1700.00
---------

Amount Due 1700.00

**You must tell us if there is a discount or other reduction showing on the bill to which you may not be entitled**

THE METHOD OF PAYMENT SELECTED FOR YOUR ACCOUNT IS **Direct Debit Monthly**

First Instalment Due On 05/04/2015

£170.00

9 Other Instalments Due From 05/05/2015 to 05/01/2016

£170.00

More information about Council Tax can be found in the Explanatory Notes which accompany this bill and online at [www.swindon.gov.uk/counciltax](http://www.swindon.gov.uk/counciltax)

PLEASE TURN OVER FOR FURTHER INFORMATION ABOUT YOUR COUNCIL TAX

Annual

134492

12644

HAY



Danny Fuller  
33 Elizabeth Drive  
Devizes  
SN10 3SB

2015

Dear Danny,

**Titan Funding Trustee 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**

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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 £1.25 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.

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- 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**

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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.

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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 ..... PAUL DAVEY .....

(Authorised signatory of Titan Funding Limited)

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

Signed .....  ..... Danny William Fuller

Date .....

## Nomination of beneficiary form

Scheme Name: **Titan Funding Trustee Scheme** (hereinafter referred to as the scheme)

**Personal details:**

Full name including title: Mr Danny Fuller

Date of birth: 10-11-1970

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: Samuel Fuller. Address: 33 Elizabeth Drive, Devizes, Wiltshire, SN10 3SB Proportion % 25	Name: Benjamin Fuller Address: 33 Elizabeth Drive, Devizes, Wiltshire, SN10 3SB Proportion % 25
Name: Clare Fuller. Address: 33 Elizabeth Drive, Devizes, Wiltshire, SN10 3SB Proportion % 50	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:

**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.



60532 / 1332422150 / 000663

39800



Document number

142752527501

Driver number

FULLE 711100 DW9WJ

Issue number

44A

You can update, replace and renew your driving licence online at **[www.gov.uk/browse/driving](http://www.gov.uk/browse/driving)**

**Sign in the  
white box to  
confirm changes**

Date \_\_\_\_\_

6/13



\*\*\*\*\*

Passport No./Passaporto No.

GBR

527642029

Sōname/Nom (1)

## FULLER

Given names/Prénoms (2)

DANNY WILLIAM

Nationality/Nationalité (3)  
BRITISH CITIZEN

Date of birth/Date de naissance (4)  
10 NOV / NOV 70

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

M

LONDON

Date of issue / Date de délivrance (7)

Authority/Autorité (8)

12 SEP / SEPT 14 IPS

Date of expiry / Date d'expiration (9) ..... Holder's signature / Signature du titulaire (10) .....

12 SEP / SEPT 24

P<GBRFULLER<<DANNY<WILLIAM<<<<<<<<<<<<<<<<  
5276420299GBR7011100M2409124<<<<<<<<<<<<<00

Clare Fuller  
33 Elizabeth Drive  
Devizes  
SN10 3SB

2015

Dear Clare,

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This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

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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 ..... PAUL DAVEY .....

(Authorised signatory of Titan Funding Limited)

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

Signed .....  ..... Clare Louise Fuller

Date .....

## Nomination of beneficiary form

Scheme Name: **Titan Funding Trustee Scheme** (hereinafter referred to as the scheme)

**Personal details:**

Full name including title: Mrs Clare Fuller

Date of birth: 11-02-1971

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: Samuel Fuller Address: 33 Elizabeth Drive Devizes Wiltshire SN103SB Proportion % 25	Name: Benjamin Fuller Address: 33 Elizabeth Drive Devizes Wiltshire SN103SB Proportion % 25
Name: Danny Fuller Address: 33 Elizabeth Drive Devizes Wiltshire SN103SB Proportion % 50	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: *Fuller*

Date:

**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.



# Counterpart Driving Licence

I 3553173

## D740

**Important document** – The photocard and paper counterpart should be kept together. Both must be produced when required.

MRS CLARE LOUISE FULLER  
33 ELIZABETH DRIVE  
DEVIZES  
SN10 3SB

1399910120 / 1825

39800

113000



Document number

142031722262

Driver number

FULLE 752111 CL9CK

Issue number

13A

Miller

You can update, replace and renew your driving licence online at [www.gov.uk/browse/driving](http://www.gov.uk/browse/driving)

## Provisional entitlement

Category	From	Until	Codes
A	11 02 88	10 02 41	01
GH	11 02 88	10 02 41	01

Entitlement history (see section 2 overleaf)

Category	From	Until	Codes

Category	From	Codes

**NOTE:** < means "earlier than"

You may only drive the above if you hold current entitlement for a higher category.

NOTE: < means "earlier than"

**You may only drive the above if you hold current entitlement for a higher category.**

**Endorsements** *(as supplied by convicting court)*

Convicting court code	Date of conviction			Offence code	Date of offence			Fine	Disqual. period	Other	Penalty points
	Day	Month	Year		Day	Month	Year	£			

**Changes to your permanent address.**

Using CAPITAL LETTERS IN BLACK INK. (See section 1 overleaf)

**New house No.**

**New postcode**

**New address**

**This document cannot be used to change your name. Please see section 1 overleaf for further information.**

**Send the filled in form with your photocard and counterpart licence to DVLA, Swansea, SA99 1BN**

**Sign in the white box to confirm changes**  
L-3553173

Date \_\_\_\_\_

6/43