



**KENT SOPER LIFE & PENSIONS LTD.**

20 Manor Courtyard,  
Hughenden Avenue, High Wycombe  
Bucks. HP13 5RE  
Tel: (01494) 715585  
Fax: (01494) 714634  
E-Mail: mail@kentsoper.co.uk

Our Ref: MS/wm

03 December 2014

Ms G Stuliglowa  
Pension Practitioner  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

Dear Georgina,

Further to my email of the 15 April 2014 and to your reply of the 16 April 2014, I now enclose the following documentation to set up the Universal Group Executive Pension Fund:

1. Appointment of Practitioner
2. Trust Deed
3. Direct Debit Instruction
4. Authority Instruction
5. Nomination of Beneficiary Forms for all members. (except Mulhouse)

Please note the scheme is due to complete its HMRC and TPR annual returns on 31 January 2015 and I do hope you will be able to help Universal prepare these returns.

I look forward to hearing from you soon.

Yours sincerely,

**Mark Soper ACII**

Encl.

Dated 31<sup>st</sup> October 2014

**Universal Group Executive Pension Fund (the 'Scheme'): Appointment of Practitioner**

Parties

1. **Susan Mary Holland, Sally Ann Malthouse, Simon John Best, Allan John Bedford, Jean Mary Witte, David John Coates, Philip James Holland, Michael George Holland and Graham Harry Michael Gerred** all c/o 5G Communications Limited, Phoenix House, Desborough Park Road, High Wycombe, Buckinghamshire, HP12 3BQ ("The Trustees")

2. **Pension Practitioner .Com Limited** of Daws House, 33-35 Daws Lane, London, NW7 4SD ("the Pension Practitioner")

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 as amended by Part 4 of the Finance Act 2004 the Trustees will for the purposes of the regulations act jointly and severally liable as Registered Administrator of the scheme.
2. The General Trustees (in acting in their capacities), appoint Pension Practitioner .Com Limited in place of Pricewaterhousecoopers LLP 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:
  - 2.1 (in respect of any period up to and including 5<sup>th</sup> 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;
  - 2.2 (in respect of any period from and including 6<sup>th</sup> 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.
3. The provisions of this appointment have effect on and from its date.

SIGNED as a deed, and delivered when dated,  
by **Pension Practitioner .Com Limited** acting  
by

Authorised Signatory :

Name : Brad Davis

Authorised Signatory :

Name : Miri Azizi

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

**Susan Mary Holland** in the presence of:

Witness

Signature:

Name :

Address : 25, RED KITE WAY,  
DOWSLEY,  
HIGH WYCOMBE,  
HP13 5SF.

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

**Sally Ann Malthouse** in the presence of:

Witness

Signature:

Name :

Address : 25, RED KITE WAY,  
DOWSLEY,  
HIGH WYCOMBE,  
HP13 5SF.

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

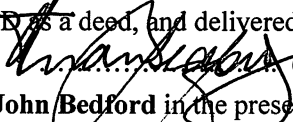
**Simon John Best** in the presence of:


Witness

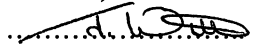
Signature:


Name :

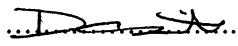
Address : 25, RED KITE WAY,  
DOWSLEY,  
HIGH WYCOMBE,  
HP13 5SF.


SIGNED as a deed, and delivered when dated,  
by  (signature)  
Allan John Bedford in the presence of:

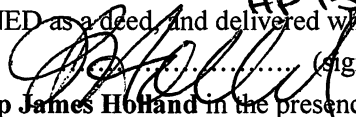
Witness      Signature:   
Name        : LAURA ALLEN  
Address    : 25, RED KITE WAY  
              DOWNLEY  
              HIGH WYCOMBE  
              HP13 5SF.


SIGNED as a deed, and delivered when dated,  
by  (signature)  
Jean Mary Witte in the presence of:

Witness      Signature:   
Name        : LAURA ALLEN  
Address    : 25, RED KITE WAY,  
              DOWNLEY,  
              HIGH WYCOMBE,  
              HP13 5SF.

SIGNED as a deed, and delivered when dated,  
by  (signature)  
David John Coates in the presence of:

Witness      Signature:   
Name        : LAURA ALLEN  
Address    : 25, RED KITE WAY,  
              DOWNLEY,  
              HIGH WYCOMBE,  
              HP13 5SF.

SIGNED as a deed, and delivered when dated,  
by  (signature)  
Philip James Holland in the presence of:

Witness      Signature:   
Name        : LAURA ALLEN  
Address    : 25, RED KITE WAY,  
              DOWNLEY,  
              HIGH WYCOMBE,  
              HP13 5SF.

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

**Michael George Holland** in the presence  
of:

Witness

Signature:

Name :

Address :



LAURA ALLEN

25, RED KITE WAY,  
DOWNEY,  
HIGH WYCOMBE,  
HP13 5SF

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

**Graham Harry Michael Gerred** in the  
presence of:

Witness

Signature:

Name :

Address :



LAURA ALLEN

25, RED KITE WAY,  
DOWNEY  
HIGH WYCOMBE  
HP13 5SF

Dated: 31<sup>st</sup> October 2014

**Trust Deed**

adopting replacement provisions governing

**Universal Group Executive Pension Fund**

## **Parties**

1. **5G Communications Limited** (company number 03513467) whose registered office is situate at Phoenix House, Desborough Park Road, High Wycombe, Buckinghamshire, HP12 3BQ (in this deed called the 'Principal Employer')
2. **Susan Mary Holland, Sally Ann Malthouse, Simon John Best, Allan John Bedford, Jean Mary Witte, David John Coates, Philip James Holland, Michael George Holland and Graham Harry Michael Gerred** all c/o 5G Communications Limited, Phoenix House, Desborough Park Road, High Wycombe, Buckinghamshire, HP12 3BQ (in this deed called the 'Trustees')

## **Recitals**

- (A) Universal Group Executive Pension Fund (in this deed called the 'Scheme') is a pension scheme which is currently governed by Definitive Trust Deed and Rules dated 27 February 2004 and all subsequent amending deeds, in particular the Trust Deed and Rules dated 19 October 2013 (in this deed called the 'Existing Provisions').
- (B) It is intended to replace the Existing Provisions in their entirety.
- (C) The power of alteration and amendment is set out in 14.1 of the Existing Provisions.

## **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. Pursuant to clause 14.1 of the Existing Provisions, those Existing Provisions shall cease to have effect and the Scheme shall be governed by the attached Rules with effect from the date of this deed:

### **PROVIDED THAT:**


- 2.1 the power in Rule 14.1 (Power of Amendment) may be exercised by the Principal Employer with the consent of all the Trustees.
- 2.2 the power in Rule 7.1 (Trustees Appointment and Removal) may be exercised by the Principal Employer with the consent of all the Trustees.
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  
**5G Communications Limited**

acting by


Director      Signature:   
Name      : MICHAEL R. HOLLAND

Witness      Signature:   
Name      : LAURA ALLEN  
Address : 25, RED KITE WAY  
            DOWNEY  
            HIGH WYCOMBE  
            HP13 5SF.


SIGNED as a deed, and delivered when dated, by

 (Signature)


**Susan Mary Holland** in the presence of:

Witness      Signature:   
Name      : LAURA ALLEN  
Address : 25, RED KITE WAY  
            DOWNEY  
            HIGH WYCOMBE  
            HP13 5SF.

SIGNED as a deed, and delivered when dated, by

 (Signature)

**Sally Ann Malthouse** in the presence of:

Witness      Signature:   
Name      : LAURA ALLEN  
Address : 25, RED KITE WAY,  
            DOWNEY,  
            HIGH WYCOMBE,  
            HP13 5SF.



SIGNED as a deed, and delivered when dated, by

..... (Signature)

**Simon John Best** in the presence of:

Witness

Signature:

Name :

Address :

*LAURA AUGH*  
*25, RED KITE WAY,*  
*Downley,*  
*HIGH WYCOMBE*  
*HP13 5SF*

SIGNED as a deed, and delivered when dated, by

..... (Signature)

**Allan John Bedford** in the presence of:

Witness

Signature:

Name :

Address :

*LAURA AUGH*  
*25, RED KITE WAY,*  
*Downley,*  
*HIGH WYCOMBE*  
*HP13 5SF*

SIGNED as a deed, and delivered when dated, by

..... (Signature)

**Jean Mary Witte** in the presence of:

Witness

Signature:

Name :

Address :

*LAURA AUGH*  
*25, RED KITE WAY,*  
*Downley,*  
*HIGH WYCOMBE,*  
*HP13 5SF*

SIGNED as a deed, and delivered when dated, by

..... (Signature)

**David John Coates** in the presence of:

Witness

Signature:

Name :

Address :

*LAURA AUGH*  
*25, RED KITE WAY,*  
*Downley,*  
*HIGH WYCOMBE,*  
*HP13 5SF*

SIGNED as a deed, and delivered when dated, by

..... (Signature)

Philip James Holland in the presence of:

Witness Signature:

Name :

Address : LAURA ALLEN  
25, RED KITE WAY  
DOWNEY,  
HIGH WYCOMBE,  
HP13 5SF.

SIGNED as a deed, and delivered when dated, by

..... (Signature)

Michael George Holland in the presence of:

Witness Signature:

Name :

Address : LAURA ALLEN  
25, RED KITE WAY,  
DOWNEY  
HIGH WYCOMBE  
HP13 5SF

SIGNED as a deed, and delivered when dated, by

..... (Signature)

Graham Harry Michael Gerred in the presence

of:

Witness Signature:

Name :

Address : LAURA ALLEN  
25, RED KITE WAY,  
DOWNEY,  
HIGH WYCOMBE,  
HP13 5SF.



Instruction to your  
Bank or Building Society  
to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

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

Service User Number (SUN)

2 5 0 0 9 9

Name(s) of Account Holder(s)

Universal Group Executive  
Pension Fund.

Bank/Building Society account number

5 2 2 0 6 6 4 1

Branch Sort Code

4 0 2 4 1 7

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
HSBC	
Address	
1 CORNO MARKET	
HIGH WYCOMBE	
Postcode	
Bucks	HP11 2JY

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FOR OFFICIAL USE ONLY  
This is not part of the instruction to your Bank or Building Society.  
**Important** – Please complete these details:

Account Holder(s) Name & Address:

Name:

Address:

Postcode:

Email Address:

Instruction to your Bank or Building Society

Please pay PSL re Pension Practitioner.com Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with PSL re Pension Practitioner.com and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

*[Signature]*  
P Coats  
27/11/2014

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

DDI1

## The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change PSL re Pension Practitioner.com will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by PSL re Pension Practitioner.com or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

AUTHORITY INSTRUCTION

From:  
The Trustees of **Universal Group Executive Pension Fund**  
c/o 5G Communications Limited, Phoenix House, Desborough Park Road, High Wycombe,  
Buckinghamshire, HP12 3BQ

Trustee Bank Account	Name of Bank:	
	Address:	
	Account Number:	
	Sort Code:	
Trustee Bank Account	Name of Bank:	
	Address:	
	Account Number:	
	Sort Code:	

Please initial:

Property

Investment  
~~Account~~

Account  
Manager:

Address:

PARK HOUSE

DESBOROUGH PARK ROAD

HIGH WYCOMBE, HP12 5DJ

Policy  
Number:

Property

Investment  
~~Account~~

Account  
Manager:

1-3 ST JAMES ROAD

Address:

FORFAR

DD8 2AQ

Policy  
Number:

Property

Investment  
~~Account~~

Account  
Manager:

UNIT 13

Address:

REGENTS TRADE PARK

BARWELL LANE

GOSPORT, PO15 0EQ

Policy  
Number:

Please initial:

**Authority is given to:**

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

To be provided with information relating to the bank accounts and investments stated on this authority held by the Trustees as may be reasonably requested from time to time.

.....  
NEL

Trustee Signature:

Date: 11/11/14

.....

Trustee Signature:

Date:

.....  
[Signature]

Trustee Signature:

Date: 27/11/2014

.....

Trustee Signature:

Date:

.....  
PC

Trustee Signature:

Date: 27/11/2014

.....

Trustee Signature:

Date:

.....

Trustee Signature:

Date:

.....

Trustee Signature:

Date:

.....

Trustee Signature:

Date:

Nomination of beneficiary form

Scheme Name: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mrs. Susan Mary Holland

Date of birth: 10 April 1951

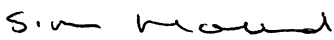
In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: MICHAEL HOLLAND Address: THE OLD RECTORY, EMMINGTON, NR. CHINNOR OX39 4AA 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: 24/11/14

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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

**Personal details:**

Full name including title: Mr. Simon John Best

Date of birth: 11 December 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: RACHEL BEST Address: 15 FAIRHAVEN ROAD BICESTER, OX27 8TX Proportion % 33.3%	Name: ADAM BEST Address: 15 FAIRHAVEN ROAD BICESTER, OX27 8TX Proportion % 33.3%
Name: SHAWN BEST Address: 15 FAIRHAVEN ROAD BICESTER, OX27 8TX Proportion % 33.3%	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:

21.11.2014

### 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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Allan John Bedford

Date of birth: 17 March 1944

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):

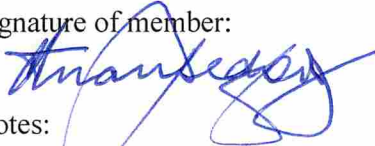
Name: ANGELA BEDFORD Address: 47 NEWNHAM GREEN CROWMARSH GIFFORD WALLINGFORD OX10 8EP Proportion % 100%	Name: Address:  Proportion %
Name: Address:  Proportion %	Name: Address:  Proportion %

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:

12/11/2014

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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mrs. Jean Mary Witte

Date of birth: 27 August 1951

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: <b>MICHAEL WITTE</b> Address: <b>146 NIDO ROAD</b> <b>BOOKER, HIGH WYCOMBE</b> <b>BUCKS HP12 4LA</b> Proportion % <b>100%.</b>	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:

### 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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

**Personal details:**

Full name including title: Mr. David John Coates

Date of birth: 20 March 1959

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: CECILIA COATES Address: 4 CROFT CLOSE HERON BICESTER OXFORDSHIRE OX25 2NG 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: 31/10/14

### 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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Philip James Holland

Date of birth: 01 January 1958

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: ROSANNA EG HOLLAND Address: 12 LEA. ROAD BIRSTALL, WEST YORKS WF17 8BB Proportion % $\frac{1}{3}$	Name: RUBY TJ HOLLAND Address: 34 CRAVEN LANE GOMERSAL BD19 4QU Proportion % $\frac{1}{3}$
Name: JACK PB HOLLAND Address: STAMFORD HOUSE, 29 THE VILLAGE CLOSE, UPPER ARNcliffe Proportion % $\frac{1}{3}$	Name: Address:  Proportion % $\frac{1}{3}$

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:

12/11/14.

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: Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

### Personal details:

Full name including title: Mr. Michael George Holland

Date of birth: 31 January 1950

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: <del>THOMAS G. HOLLAND</del> (W) Address: <del>FRONT HOME</del> Proportion %	Name: SUSAN MARY HOLLAND Address: THE OLD RECTORY EMMINGTON OX394AA Proportion % 100
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:

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: **Universal Group Executive Pension Fund** (hereinafter referred to as the scheme)

**Personal details:**

Full name including title: Mr. Graham Harry Michael Gerred

Date of birth: 25 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: <i>Karen Gerred</i> Address: <i>6 The Strand</i> <i>Quinton HP22 4AS.</i> Proportion % <i>100</i>	Name: Address:  Proportion %
Name: Address:  Proportion %	Name: Address:  Proportion %

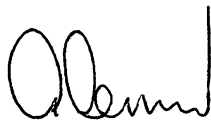
**Declaration**

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:



Date:

*31 October, 2014.*

**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.