



ST. JAMES'S PLACE

WEALTH MANAGEMENT

Administration Centre PO Box 9034
Chelmsford CM99 2XA
Telephone: 0800 027 1030 www.sjp.co.uk

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

29 November 2016

Dear Client

Retirement Plan 61D81P23

Thank you for investing £500.00 each month in a St. James's Place Retirement Plan.

We have received your Employer's Direct Debit Instruction and will ask your Employer's bank for contributions when due.

Your Plan Schedule and Terms and Conditions are enclosed and these should be kept in a safe place with the Key Features Document, "Key facts about our services and costs" document and Illustration you will have received. If you require any further copies of these documents please let us know.

This letter and the enclosed documents are your contract with St. James's Place and form the basis on which your money is invested with us. Please notify us of any corrections.

If you have any questions on this or any other matter please contact your St. James's Place Partner John Hole or our Administration Centre on 0800 027 1030.

Yours faithfully

Mike Karn
Divisional Director - Client Services

Information Summary

Plan Number : 61D81P23

Plan Type : Retirement Plan

Investor : The Trustees of Verity & Beverley Ltd Pension Scheme

Member : Nathan Wesley Elphick (born 21 February 1971)

National Insurance Number : NW852729A

Contributions : £500.00 gross each month from 1 December 2016

Investment Content : 100.00%

You have chosen to invest in the Adventurous Portfolio, which is made up of the following funds:

Exempt Fund	Percentage Investment
Asia Pacific Fund	15
Corporate Bond Fund	10
Emerging Markets Equity Fund	15
Global Smaller Companies Fund	15
Greater European Fund	15
North American Fund	15
UK & General Prog Fund	15

If any of the information on this summary is incorrect, please call our Administration Centre on 0800 027 1030.



ST. JAMES'S PLACE

RETIREMENT PLAN SCHEDULE

This is to certify that The Trustees Of Verity & Beverley Ltd Pension Scheme (the Investor) holds a St. James's Place Retirement Plan as follows:

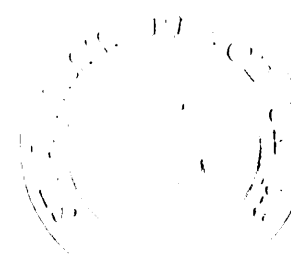
MEMBER	: Nathan Wesley Elphick
PLAN NUMBER	: 61D81P23
COMMENCEMENT DATE	: 1 December 2016
DATE OF RENEWAL	: 1 December
REGULAR CONTRIBUTION	: £500.00 each month

This Schedule is subject to the Retirement Plan Terms and Conditions (Reference 3248/04/16) and to the Supplementary Provisions attached.

Signed on behalf of the Company

Chief Executive

Date : 29 November 2016



This Plan Schedule is an important document and should be kept in a safe place.

St. James's Place UK plc, Head Office, St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP



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RETIREMENT PLAN SCHEDULE

Supplementary Provisions for Plan Number 61D81P23

THE FOLLOWING ARE NOT INCLUDED WITH THIS PLAN:

- * Automatic Increases to Contributions.
- * Waiver Benefit.

Signed on behalf of the Company

Chief Executive

Date : 29 November 2016



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