

Trust Deed and Rules
relating to Abram Pension Plan SSAS

This TRUST DEED is made on: 9TH FEBRUARY 2023

BETWEEN:

1. **DBA HR Solutions Limited** whose registration number is 06364874 and whose registered office is situated at 60 Ash Grove, Beverley Road, Hull, HU5 1LU (the "Employer"); and
2. **Derek Brian Abram and Deirdre Abram** both of 60 Ash Grove, Beverley Road, Hull, HU5 1LU (the "Trustee(s)").

INTRODUCTION:

- a) The Employer wishes to establish the **Abram Pension Plan SSAS** ("Small Self-Administered Pension Scheme", the "SSAS").
- b) The Employer intends to apply to HM Revenue & Customs for the SSAS to be registered as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.

OPERATIVE PROVISIONS:

1. The Employer hereby establishes the SSAS with effect on and from the date of this deed and appoints the Trustees as the first trustees of the SSAS. The SSAS is governed by the rules scheduled to this deed.
2. The Trustees have agreed to be trustees of the SSAS.
3. The Employer is the first principal employer of the SSAS
4. The SSAS is (and will continue to be) a money purchase scheme, within the meaning of section 181(1) of the Pension Schemes Act 1993.
5. No person has any right to enforce any provision of this deed and the rules attached to this deed by virtue only of the Contracts (Rights of Third Parties) Act 1999.
6. This deed and the rules attached to this deed are governed by and interpreted according to the laws of England and Wales. The parties to this deed submit to the exclusive jurisdiction of the courts of England and Wales.

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE 16/4/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

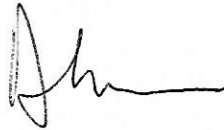
Executed as a deed and delivered on the date shown at the beginning of this deed.

EXECUTED as a Deed by **DBA HR Solutions Limited**
acting by:

Derek Brian Abram

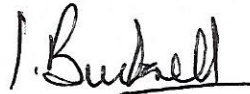
Director

Signature:



Witnessed in the presence of:

Signature:



Name:

IAN BUCKNELL

Address:

23, 24TH AVENUE
HULL
EAST YORKSHIRE
HU6 9LU

Signed as a Deed by:

Signature:



Derek Brian Abram

Witnessed in the presence of:

Signature:



Name:

IAN BUCKNELL

Address:

23, 24TH AVENUE
HILL
EAST YORKSHIRE
HU6 9LV

Signed as a Deed by:


Signature:



Deirdre Abram

Witnessed in the presence of:

Signature:



Name:

MR M G W GARDENER

Address:

1 HEOL CATTWY
WHITCHURCH
CARDIFF
CF14 1JQ



HM Revenue & Customs

J21D6700LPKUAA0000000036001001 999 000

RC ADMINISTRATION LIMITED
1A PARK LANE
POYNTON
STOCKPORT
SK12 1RD

Notification of registration for tax relief and exemptions

Pension Schemes Services
HM Revenue & Customs
BX9 1GH

Phone 0300 123 1079

Date of issue 06/06/2023

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Pension scheme name Abram Pension Plan SSAS

Date we registered your scheme 05/06/2023

Tax relief and exemptions are due from this date.

This is a formal notification from HM Revenue and Customs (HMRC). It tells you that we acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no other legal meaning.

Pension Scheme Tax Reference (PSTR) 20007832RD

You should use the PSTR to view the scheme details online and in all future communications with us.

Your pension scheme

On your application for registration you told us that the scheme above is an occupational and investment-regulated pension scheme.

If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an Event Report.

If there are any changes to the declarations you gave when applying to register the scheme, you should tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of Finance Act 2004 as "a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons".

As you have told us that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may de-register the scheme.

Authorised Transfers

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of Finance Act 2004. We will consider any transfer that is not a recognised transfer as an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk

Online Banking transaction report

RC ADMINISTRATION LTD
1A PARK LANE, POYNTON
SK12 1RD

Account Name:	ABRAM PENSION PLAN SSAS	Date searched from:	01 Apr 24
Account Number:	49649924	Date searched to:	16 Apr 24
Sort Code:	23-05-80	Date/Time of report:	16 Apr 2024 11:52
Account Type:	BCA		
Account Currency Code:	GBP		

Date	Value Date	Description	Money Out	Money In	Balance
04 Apr 24	04 Apr 24	Inward Payment BROWN GM FT240956K9YH FIRST STEPS RENT		950.00	178,715.06
28 Mar 24	01 Apr 24	Credit Interest 49649924-20240331 Credit Interest		150.77	177,765.06

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FCA 819330

CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

THERE ARE NO OFFICIAL OBSERVATIONS

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED

DATE _____

David Nicklin
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Protection Adviser
Stratagem Financial Planning
FCA 819330

PASSPORT
PASSEPORT

Type/Type

P

Code Code

GBR

Passport No. / Passeport No.

527983178

Surname/Nom (1)

ABRAM

Given names/Prenoms (2)

DEREK BRIAN

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth / Date de naissance (4)

02 APR / AVR 63

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

M

HULL

Date of issue: Date de délivrance (7)

Authority/Autorité (8)

08 SEP / SEPT 14 IPS

Date of expiry/Date d'expiration (2)

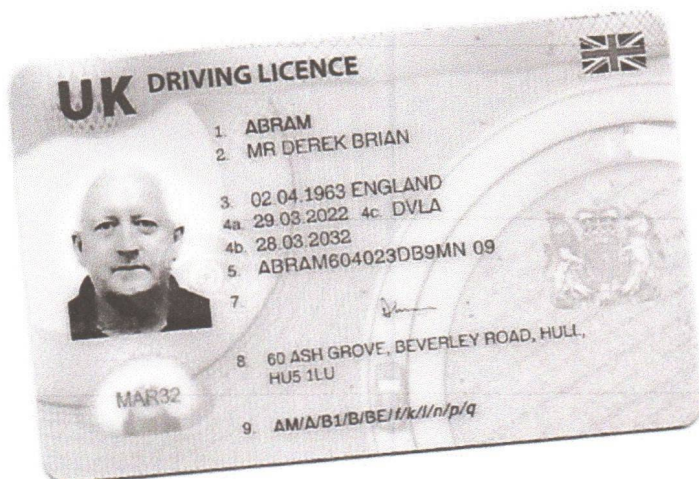
Holder's signature/Signature du titulaire (10)

08 FEB /FEV 25

Yours truly,

P<GBRABRAM<<DEREK<BRIAN<<<<<<<<<<<<<<<<<<

5279831784GBR6304021M2502081<<<<<<<<<<<06



CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 12/11/2024

David Nicklin
PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

DATE 12/4/2024

FCA 819330

HOLDER'S SIGNATURE/SIGNATURE DU TITULAIRE

Holder's signature / Signature du titulaire (10)

0015513/

SEE PAGE ABOVE

P<GBRABRAM<<DEIRDRE<<<<<<<<<<<<<<<<<<<<<
5640346909GBR6304250F2911124<<<<<<<<<<<<08

MRS DEIRDRE ABRAM
60 ASH GROVE
HULL
HU5 1LU



Call our dedicated Santander Select team
anytime, day or night, on 0330 123 0061

If you have sight or hearing loss you can use
Relay UK on 18001 0330 123 0061



Online Banking and information available at
www.santander.co.uk



Santander Banking Operations, Sunderland
SR43 4FP

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%%SSC

SIGNED
DATE 12/4/2024

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Protection Adviser
Stratagem Financial Planning
FCA 819330

Online, Mobile and Telephone Banking

ID 4828198438 D ABRAM
ID 0633093706 D ABRAM

Your account summary for 20th Feb 2024 to 19th Mar 2024

11213 Current Account earnings

	This month	Since opening
11213 Current Account (cashback and interest)	£23.73	£2,685.26

Account name **MR DEREK BRIAN ABRAM & MRS DEIRDRE ABRAM**
Account number: 35841105 Sort Code: 09 01 28 Statement number: 03/2024
BIC: ABBYGB2LXXX IBAN: GB79 ABBY 0901 2835 8411 05

Balance brought forward from 19th Feb Statement	£18,119.42
Total money in:	£73.73
Total money out:	-£7,331.42
Your balance at close of business 19th Mar 2024	£10,861.73

Credit interest rate: 2.00% AER/1.98% gross (variable) on balances up to 20,000 GBP.
Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Feb	Interest on your credit balance	£23.73

News and information

Ready to start saving?

We know saving is important but getting started can be harder. We try and help with accounts that you can open with as little as £1. Your savings could start there. If you need a slightly higher rate and can lock the money away, we have ISAs and Bonds. However, if you want the comfort of being able to access your money, we have some easy access savings accounts and an ISA to choose from. Find out how we can help you get started at www.santander.co.uk/personal/savings-and-isas

Fraud and scams

Getting to know the techniques that criminals use can help protect yourself and your money.

Find out more about these at santander.co.uk and then use the search option to find "Spotting fraud and scams"