

DATED

16/8/2024

**Allied (Tooling) Limited Pension Plan**

**- and -**

**Allied (Tooling) Ltd**

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**LOAN AGREEMENT**

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**THIS AGREEMENT** is made on the 16/8/2024

**BETWEEN:**

1. The Trustees of the **Allied (Tooling) Limited Pension Plan** being **Michael John Viney** of 32 Avon Avenue, Ringwood, BH24 2BH and **Stephen Mark Viney** of 21 Dudsbury Road, West Parley, Ferndown, BH22 8RA (in this Agreement called the '**Lender**'); and
2. **Allied (Tooling) Ltd** incorporated and registered in England and Wales with Company number 01716510 and whose registered office is situate at 3 Durrant Road, Bournemouth, Dorset, BH2 6NE (in this Agreement called the '**Borrower**').

**AGREED TERMS:**

1. **DEFINITIONS AND INTERPRETATION**

The definitions and rules of interpretation in this clause apply in this Agreement

<b>Business Day</b>	a day (other than a Saturday or a Sunday) on which commercial banks are open for general business in the United Kingdom;
<b>Event of Default</b>	any event or circumstance listed in clause 7;
<b>Indebtedness</b>	any obligation to pay or repay money, present or future, whether actual or contingent, sole or joint;
<b>Loan</b>	the principal amount of the loan made or to be made by the Lender to the Borrower under this Agreement or (as the context requires) the principal amount outstanding for the time being of that loan; and
<b>Registered Pension Scheme</b>	a pension scheme that is registered with HMRC; and under section 153 of the FA 2004 or deemed to be registered under Part 1 of Schedule 36 to the FA 2004.

2. **THE LOAN**

The Lender grants to the Borrower a secured Sterling term loan facility of a total principal amount of £200,000.00 (Two Hundred Thousand Pounds) on the terms, and subject to the conditions, of this Agreement and the attached Schedule.

3. **PURPOSE**

- 3.1 The Borrower shall use all money borrowed to assist in the business of the Borrower.
- 3.2 The Lender is not obliged to monitor or verify how any amount advanced under this Agreement is used.

#### 4. **SECURITY**

- 4.1 The Loan will be secured by existing executed charge dated 8<sup>th</sup> March 2019 over 2500 Ordinary A, 2500 Ordinary B shares and 68 Ordinary shares, all of which are registered in the name of Mr. Michael John Viney who holds the shareholding in the Borrower. (the “**Charged Assets**”) (all the “**Security**”)
- 4.2 The Lender is in receipt of evidence confirming that the value of the Charged Assets pursuant to clause 4.1 is of adequate value and provides sufficient security for the Loan in addition to any and all existing obligations of the Borrower to the Lender and secured upon the Charged Assets.

#### 5. **INTEREST**

The Borrower will pay interest on the Loan at the rate of 6.5% fixed per annum over the term of the loan.

#### 6. **REPAYMENT**

- 6.1 The Borrower shall repay the Loan and all accrued interest by way of sixty (36) equal monthly instalments over the term of the loan (being three years), with payment commencing one calendar month following the date of this Agreement, as set out in the annexed Repayment Schedule.
- 6.2 The Borrower may prepay part or all of the Loan (including accrued interest) by notifying the Lender twenty (20) Business Days in advance. The Borrower may do this if the notice specifies the amount of the prepayment of the Loan and the date of the prepayment.
- 6.3 The Lender may require full or partial repayment of the Loan in order to pay benefits and may do so at any time by notifying the Borrower at least sixty (60) Business Days in advance.
- 6.4 The Lender may require full or partial repayment of the Loan in the event that anything in this agreement prejudices the status of the Lender as a Registered Pension Scheme and the Borrower must make the necessary repayment within sixty (60) Business Days of the relevant notice being given.
- 6.5 The Lender may consent for the Loan capital to be rolled over for a further 12-month term, subject to the rollovers rules proscribed by HM Revenue & Customs and payment of all interest due at the end of the loan term.

#### 7. **EVENTS OF DEFAULT**

- 7.1 Each of the events or circumstances set out in this clause 7 (other than this clause 7.1 and clause 7.11) is an Event of Default.

- 7.2 The Borrower fails to pay any sum payable under this Agreement, unless its failure to pay is caused solely by an administrative error or technical problem and payment is made within three (3) Business Days of its due date.
- 7.3 The Borrower fails (other than by failing to pay), to comply with any provision of this Agreement (and if the Lender considers, acting reasonably, that the default is capable of remedy), such default is not remedied within fourteen (14) Business Days of the earlier of:
- 7.3.1 the Lender notifying the Borrower of the default and the remedy required; and
  - 7.3.2 the Borrower becoming aware of the default.
- 7.4 The Borrower stops or suspends payment of any of its debts, or is unable to, or admits its inability to, pay its debts as they fall due.
- 7.5 The value of the Borrower's assets is less than its liabilities (taking into account contingent and prospective liabilities).
- 7.6 A moratorium is declared in respect of any Indebtedness of the Borrower.
- 7.7 Any action, proceedings, procedure or step is taken for:
- 7.7.1 the suspension of payments, a moratorium of any Indebtedness, winding up, dissolution, administration or reorganisation (using a voluntary arrangement, scheme of arrangement or otherwise) of the Borrower; or
  - 7.7.2 the composition, compromise, assignment or arrangement with any creditor; or
  - 7.7.3 the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager or other similar officer in respect of the Borrower or any of its assets.
- 7.8 The Borrower commences negotiations, or enters into any composition, compromise, assignment or arrangement with one or more of its creditors with a view to rescheduling any of its Indebtedness (because of actual or anticipated financial difficulties).
- 7.9 A distress, attachment, execution, expropriation, sequestration or another analogous legal process is levied, enforced or sued out on, or against, the Borrower's assets having an aggregate value of £1,000 (or its equivalent in other currencies) and is not discharged or stayed within twenty-one (21) days.

7.10 The Borrower ceases, or threatens to cease, to carry on all or a substantial part of its business.

7.11 At any time after an Event of Default has occurred which is continuing, the Lender may, by notice to the Borrower:

7.11.1 declare that the Loan (and all accrued interest and all other amounts outstanding under this Agreement) is immediately due and payable, whereupon they shall become immediately due and payable; and/or

7.11.2 declare that the Loan be payable on demand, whereupon it shall become immediately payable on demand by the Lender.

## 8. **REMEDIES, WAIVERS, AMENDMENTS AND CONSENTS**

8.1 Any amendment to this Agreement shall be in writing and signed by, or on behalf of, each party.

8.2 Any waiver of any right or remedy or any consent given under this Agreement is only effective if it is in writing and signed by the waiving or consenting party. It shall apply only in the circumstances for which it is given and shall not prevent the party giving it from subsequently relying on the relevant provision.

8.3 No delay or failure to exercise any right or remedy under this Agreement on the part of the Lender shall operate as a waiver of any such right or remedy.

8.4 No single or partial exercise of any right or remedy under this Agreement by the Lender shall prevent any further or other exercise or the exercise of any other right or remedy under this Agreement.

8.5 Rights and remedies under this Agreement are cumulative and do not exclude any other rights or remedies provided by law or otherwise.

## 9. **SEVERANCE**

9.1 The invalidity, unenforceability or illegality of any provision (or part of a provision) of this Agreement under the laws of any jurisdiction shall not affect the validity, enforceability or legality of the other provisions.

9.2 If any invalid, unenforceable or illegal provision would be valid, enforceable and legal if some part of it were deleted, the provision shall apply with whatever modification as is necessary to give effect to the commercial intention of the parties.

10. **ASSIGNMENT**

10.1 The Lender may assign any of its rights under this Agreement or transfer all its rights or obligations by novation.

10.2 The Borrower may not assign any of its rights or transfer any of its rights or obligations under this Agreement.

11. **COUNTERPARTS**

This Agreement may be executed in any number of counterparts, each of which is an original and which, together, have the same effect as if each party had signed the same document.

12. **THIRD PARTY RIGHTS**

A person who is not a party to this Agreement cannot enforce, or enjoy the benefit of, any term of this Agreement under the Contracts (Rights of Third Parties) Act 1999.

13. **NOTICES**

13.1 Each notice or other communication required to be given under, or in connection with, this Agreement shall be in writing, delivered personally or sent by pre-paid first-class letter, to the address given at the beginning of this Agreement or such other address in the United Kingdom as may be notified in writing to the other party from time to time.

13.2 Any notice or other communication given by the Lender shall be deemed to have been received:

13.2.1 if given by hand, at the time of actual delivery; and

13.2.2 if posted, on the second Business Day following the day on which it was despatched by pre-paid first-class post.

13.3 A notice or other communication given as described in this clause 13 on a day which is not a Business Day, or after normal business hours in the place of receipt, shall be deemed to have been received on the next Business Day.

13.4 Any notice or other communication given to the Lender shall be deemed to have been received only on actual receipt.

14. **GOVERNING LAW AND JURISDICTION**

14.1 This Agreement and any dispute or claim arising out of, or in connection with it, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by, and construed in accordance with, the law of England and Wales.

- 14.2 The parties to this Agreement irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of, or in connection with this Agreement or its subject matter or formation (including non-contractual disputes or claims).
- 14.3 Electronic signatures adopted in accordance with Electronic Signatures Regulation 2002 (SI 2002 No. 318), whether digital or encrypted, by any and all the parties included in this document are intended to authenticate this document and shall have the same force and effect as manual signatures.
- 14.4 Delivery of a copy of this document contemplated hereby bearing an original or electronic signature by electronic mail in portable document format (.pdf) form, or by any other electronic means intended to preserve the original graphic and pictorial appearance of a document, will have the same effect as physical delivery of the paper document bearing an original or electronic signature.

**THIS AGREEMENT**, together with the Schedule, has been executed and delivered by the parties hereto on the date stated at the beginning of it.

*Michael John Viney*

.....

**Michael John Viney** acting as Trustee of  
**Allied (Tooling) Limited Pension Plan**

*Stephen Mark Viney*

.....

**Stephen Mark Viney** acting as Trustee of  
**Allied (Tooling) Limited Pension Plan**

*Caroline Mary Gollap*

.....

Director for and on behalf of  
**Allied (Tooling) Ltd**

## SCHEDULE

The following provisions shall apply to this loan agreement. In the event that there is a discrepancy between the terms of the loan agreement and this Schedule, the terms of this Schedule shall prevail.

1. The total amount loaned from time to times does not exceed an amount equal to 50% of the aggregate of the amount of the sums, and the market value of the assets, held for the purposes of the Lender immediately before the Loan is made;
2. The Loan is secured by a charge which is of Adequate Value (as defined below); and
3. The repayment terms comply with the below:
  - (a) the rate of interest payable on the loan is not less than the rate prescribed by the Registered Pension Schemes (Prescribed Interest Rates for Authorised Employer Loans) Regulations 2005;
  - (b) the Loan Repayment Date (as defined below) is before the end of the period of five years beginning with the date on which the Loan is made; and
  - (c) the amount payable in each period beginning with the date on which the Loan is made, and ending with the last day of a Loan Year (as defined below), is not less than the Required Amount (as defined below).

## DEFINITIONS:

### **Adequate Value**

The security is of adequate value if it meets conditions A, B and C.

1. Condition A is that, at the time the security is given, the market value of the assets subject to the security:
  - (a) in the case of a first charge to secure the Loan, it is at least equal to the amount owing (including interest); and
  - (b) in any other case, it is at least equal to the lower of that amount and the market value of the assets subject to any previous security.
2. Condition B is that if, at any time after the security is given, the market value of the assets charged is less than would be required under condition A if the security were given at that time, the reduction in value is not attributable to any step taken by the Registered Pension Scheme, the sponsoring employer or a person connected with the sponsoring employer.



3. Condition C is that the security takes priority over any other security over the assets charged.

**Loan Repayment Date**      **“Loan Repayment Date” means the date by which the total amount owing (including interest) must be repaid.**

**Loan Year**      **“Loan Year” means:**

- (a) the period of 12 months beginning with the date on which the Loan is made; and
- (b) each succeeding period of 12 months.

**But in the period of 12 months in which the Loan Repayment Date falls, the Loan Year ends on the Repayment Date (and that Loan Year is the last Loan Year).**

**Required Amount**      **“The required amount”, in relation to a period beginning with the date on which the Loan is made and ending with the last day of a Loan Year, is:**

**$(L+TIP)/TLY \times NLY$ , where:**

**L is the amount of the Loan;**

**TIP is the total interest payable on the Loan;**

**TLY is the total number of Loan Years; and**

**NLY is the number of Loan Years in the period.**

**Schedule 2 - Repayment Schedule****Allied (Tooling) Ltd - £200,000.00 Loan – 6.5% interest – 16<sup>th</sup> August 2024**

Payment No.	Payment Date	Payment	Principal	Interest	Balance
					£2,00,000.00
1	16-Sep-2024	£6,129.81	£5,046.48	£1,083.33	£1,94,953.52
2	16-Oct-2024	£6,129.81	£5,073.81	£1,056.00	£1,89,879.71
3	16-Nov-2024	£6,129.81	£5,101.29	£1,028.52	£1,84,778.42
4	16-Dec-2024	£6,129.81	£5,128.93	£1,000.88	£1,79,649.49
5	16-Jan-2025	£6,129.81	£5,156.71	£973.10	£1,74,492.78
6	16-Feb-2025	£6,129.81	£5,184.64	£945.17	£1,69,308.14
7	16-Mar-2025	£6,129.81	£5,212.72	£917.09	£1,64,095.42
8	16-Apr-2025	£6,129.81	£5,240.96	£888.85	£1,58,854.46
9	16-May-2025	£6,129.81	£5,269.35	£860.46	£1,53,585.11
10	16-Jun-2025	£6,129.81	£5,297.89	£831.92	£1,48,287.22
11	16-Jul-2025	£6,129.81	£5,326.59	£803.22	£1,42,960.63
12	16-Aug-2025	£6,129.81	£5,355.44	£774.37	£1,37,605.19
13	16-Sep-2025	£6,129.81	£5,384.45	£745.36	£1,32,220.74
14	16-Oct-2025	£6,129.81	£5,413.61	£716.20	£1,26,807.13
15	16-Nov-2025	£6,129.81	£5,442.94	£686.87	£1,21,364.19
16	16-Dec-2025	£6,129.81	£5,472.42	£657.39	£1,15,891.77
17	16-Jan-2026	£6,129.81	£5,502.06	£627.75	£1,10,389.71
18	16-Feb-2026	£6,129.81	£5,531.87	£597.94	£1,04,857.84
19	16-Mar-2026	£6,129.81	£5,561.83	£567.98	£99,296.01

20	16-Apr-2026	£6,129.81	£5,591.96	£537.85	£93,704.05
21	16-May-2026	£6,129.81	£5,622.25	£507.56	£88,081.80
22	16-Jun-2026	£6,129.81	£5,652.70	£477.11	£82,429.10
23	16-Jul-2026	£6,129.81	£5,683.32	£446.49	£76,745.78
24	16-Aug-2026	£6,129.81	£5,714.10	£415.71	£71,031.68
25	16-Sep-2026	£6,129.81	£5,745.06	£384.75	£65,286.62
26	16-Oct-2026	£6,129.81	£5,776.17	£353.64	£59,510.45
27	16-Nov-2026	£6,129.81	£5,807.46	£322.35	£53,702.99
28	16-Dec-2026	£6,129.81	£5,838.92	£290.89	£47,864.07
29	16-Jan-2027	£6,129.81	£5,870.55	£259.26	£41,993.52
30	16-Feb-2027	£6,129.81	£5,902.35	£227.46	£36,091.17
31	16-Mar-2027	£6,129.81	£5,934.32	£195.49	£30,156.85
32	16-Apr-2027	£6,129.81	£5,966.46	£163.35	£24,190.39
33	16-May-2027	£6,129.81	£5,998.78	£131.03	£18,191.61
34	16-Jun-2027	£6,129.81	£6,031.27	£98.54	£12,160.34
35	16-Jul-2027	£6,129.81	£6,063.94	£65.87	£6,096.40
36	16-Aug-2027	£6,129.42	£6,096.40	£33.02	£0.00

- Total Interest Paid £20,672.77
- Total Payment £2,20,672.77

**TRUSTEE RESOLUTION**  
**for the**  
**Allied (Tooling) Limited Pension Plan**

Minutes of a meeting of the trustee of the **Allied (Tooling) Limited Pension Plan** (the “**Scheme**”) held at 3 Durrant Road, Bournemouth, Dorset, BH2 6NE on 16<sup>th</sup> August 2024.

**PRESENT:**                      **NAME**

**Michael John Viney**

**Stephen Mark Viney**

- 1.1        It was reported that the purpose of the meeting was to consider and, if thought fit, approve a loan of £200,000.00 (the Loan) to **Allied (Tooling) Ltd** (Company No 01716510) (the **Borrower**).
- 1.2        The Borrower is a present Sponsoring Employer to the Scheme.
- 1.3        The Trustees considered the terms of the following draft documents produced to the meeting:
- 1.3.1        a loan agreement between the Scheme and the Borrower;
- 1.3.2        evidence that the value of the Borrower, including a comfort letter from the Borrower’s appointed accountant noting their opinion of the present value of the Borrower.
- (together, the **Documents**).
- 1.4        It was noted that under section 179 of the Finance Act 2004, the Scheme could only provide the Loan under certain circumstances.
- 1.5        The Trustees have noted that there is an existing loan provided to the Borrower, issued in March 2019. The Trustees have further noted that this existing loan has been serviced in line with the associated loan agreement.
- 1.6        Having taken regard of the existing loan to the Borrower, the Trustees have assured themselves that the additional advancement of the proposed Loan to the Borrower will not compromise HMRC lending rules.
- 1.7        The Trustees have noted that the proposed Loan would be secured upon existing debenture dated 8<sup>th</sup> March 2019 securing all liabilities due to the Scheme by the Borrower on the shareholdings of Mr. Michael John Viney.

- 1.8 Having regard to the provided evidence, the Trustees are satisfied that the value of the shareholdings held by Mr Viney comprising of 2500 Ordinary A, 2500 Ordinary B shares and 68 Ordinary shares is sufficient to provide adequate security for both the proposed Loan and all existing liabilities secured on the shareholdings due to the Scheme.
- 1.9 The Trustees are also satisfied that the usage of the security would not constitute a breach of the Borrower's articles or any relevant shareholders' agreement by Mr Viney.
- 1.10 The Trustees considered that the Documents met the requirements of section 179 of the Finance Act 2004 and IT WAS RESOLVED, in exercise of the powers conferred by 5.5 of the Trust Deed and Rules for the Scheme to approve the Documents and that the Trustees be authorised to signed the Documents on behalf of Benefits Scheme.
- 1.11 Electronic signatures adopted in accordance with Electronic Signatures Regulation 2002 (SI 2002 No. 318), whether digital or encrypted, by any and all the parties included in this document are intended to authenticate this document and shall have the same force and effect as manual signatures.
- 1.12 Delivery of a copy of this resolution contemplated hereby bearing an original or electronic signature by electronic mail in portable document format (.pdf) form, or by any other electronic means intended to preserve the original graphic and pictorial appearance of a document, will have the same effect as physical delivery of the paper document bearing an original or electronic signature.
- 1.13 There being no other business, the meeting was concluded.

Signed

*Michael John Viney*

**Michael John Viney**  
Trustee

*Stephen Mark Viney*

**Stephen Mark Viney**  
Trustee

**Resolution of** the board of directors of **Allied (Tooling) Ltd** (Company No 01716510) (the **Company**) held at at 3 Durrant Road, Bournemouth, Dorset, BH2 6NE on 16<sup>th</sup> August 2024.

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**PRESENT:**

**Caroline Mary Gollop**

**Colin Wesley Hacker**

**Roderic William Sydney Knight**

**Jordan James Viney**

**Michael John Viney**

**Stephen Mark Viney**

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1. **DECLARATION OF INTERESTS**

- 1.1 The directors present declared the nature and extent of their interest in the proposed transactions to be considered at the meeting in accordance with the requirements of section 177 and section 182 of the Companies Act 2006 (the **Act**) and the articles of association of the Company (the **Articles**).
- 1.2 Having declared such interest which was subsequently authorised or confirmed that they had no such interest, in accordance with article 2, the directors were not prohibited from voting on a resolution (or being counted in the quorum present at the meeting) in relation to any contract, transaction or arrangement, or proposed contract, transaction or arrangement, with the Company that was to be considered at the meeting.

2. **PURPOSE**

- 2.1 It was reported that the purpose of the meeting was to consider, and if thought fit, to approve:
- 2.1.1 the terms and conditions of the Documents (as defined below) and all ancillary related documents; and
- 2.1.2 any other documents and arrangements that are related or ancillary to the Documents.

### 3. **DOCUMENTS TABLED**

3.1 The following documents were produced to the meeting (the **Documents**):

- 3.1.1 a draft loan agreement for a total principal amount not exceeding £200,000.00 to be made between the Trustees as lender and the Company as borrower.

### 4. **CONSIDERATION**

4.1 The directors carefully considered the terms of, and the transactions contemplated by the Documents including:

- 4.1.1 the entry into the Documents;
- 4.1.2 the representations, covenants and events of default under the Documents; and
- 4.1.3 the term, interest rate, fees and other elements of the pricing for the facilities provided pursuant to the Documents.

4.2 The directors noted that:

- 4.2.1 the Company would benefit from the transactions contemplated by the Documents;
- 4.2.2 entering into the Documents would promote the success of the Company for the benefit of the shareholders as a whole; and
- 4.2.3 no guarantee, security or similar limit binding on the Company would be breached by the Company entering into the Documents.

### 5. **APPROVAL AND AUTHORISATION**

5.1 Having considered the above matters fully, including the terms of the Documents, the transactions contemplated by them and the matters referred to in section 172(1) of the Act, IT WAS RESOLVED, in each case subject to any further amendments made by or under the authority of any director, that:

- 5.1.1 it is in the best interests of the Company's business, and to the commercial benefit and advantage of the Company, to enter into the Documents and that entering into the transactions contemplated there under will promote the success of the Company for the benefit of the shareholders as a whole; and

5.1.2 the Documents, with any amendments as the person signing them may approve (such signature to constitute approval of any such amendments) and any documents ancillary or related to any of them to which the Company is to be a party should be executed on behalf of the Company by any authorised director or, in the case of any deed, by any authorised director in the presence of a witness pursuant to s.44 (2)(b) Companies Act 2006 (each such person being an “**Authorised Signatory**”).

Signed

*Caroline Mary Gollop*

**Caroline Mary Gollop**  
**Director**

*Colin Wesley Hacker*

**Colin Wesley Hacker**  
**Director**

*Michael John Viney*

**Michael John Viney**  
**Director**

*Jordan James Viney*

**Jordan James Viney**  
**Director**

*Stephen Mark Viney*

**Stephen Mark Viney**  
**Director**

*Roderic William Sydney Knight*

**Roderic William Sydney Knight**  
**Director**



# Certificate of Completion

## Summary

**Document ID :** 31340BAE-\_MCOHNMLQ-IF3CFUAJBXLBEQKOENJFEMZBGEKG\_US0A

**Document Name :** Allied (Tooling) Limited Pension Plan - SE Loan agreement

**Sent by :** Vanesa Deivaneethi <vanesa@retirement.capital>

**Organization :** Retirement Capital  
5th Floor, 99 Hudson Street, New York, New York, United States 10013

**Sent on :** Aug 16, 2024 12:31 BST

**Signers :** 6

**Completed on :** Aug 20, 2024 15:25 BST

**Receives a copy :** 1

**Sign order :** Sequential

**Approvers :** 0

**No. of documents :** 3

## Recipients



Signer

Michael John Viney

mikev@alliedtooling.com

Signature

*Michael John Viney*

**Emailed on :** Aug 16, 2024 12:31 BST

**Accessed from :** 62.64.145.100

**Viewed on :** Aug 20, 2024 08:57 BST

**Device used :** Web

**Terms agreed on :** Aug 20, 2024 08:58 BST

**Authentication type :** None

**Signed on :** Aug 20, 2024 08:59 BST



Signer

Stephen Mark Viney

stevev@alliedtooling.com

Signature

*Stephen Mark Viney*

**Emailed on :** Aug 20, 2024 08:59 BST

**Accessed from :** 94.13.227.77

**Viewed on :** Aug 20, 2024 09:16 BST

**Device used :** Web

**Terms agreed on :** Aug 20, 2024 09:18 BST

**Authentication type :** None

**Signed on :** Aug 20, 2024 09:19 BST



Signer

Colin Wesley Hacker

wesleyh@alliedtooling.com

Signature

*Colin Wesley Hacker*

**Emailed on :** Aug 20, 2024 09:19 BST

**Accessed from :** 62.64.145.100

**Viewed on :** Aug 20, 2024 09:20 BST

**Device used :** Web

**Terms agreed on :** Aug 20, 2024 09:23 BST

**Authentication type :** None

**Signed on :** Aug 20, 2024 09:23 BST



Jordan James Viney  
jordanv@alliedtooling.com

Signature

Jordan James Viney

**Emailed on :** Aug 20, 2024 09:23 BST

**Viewed on :** Aug 20, 2024 11:35 BST

**Terms agreed on :** Aug 20, 2024 11:35 BST

**Signed on :** Aug 20, 2024 11:36 BST

**Accessed from :** 62.64.145.100

**Device used :** Mobile

**Authentication type :** None



Caroline Mary Gollop  
carolineg@alliedtooling.com

Signature

Caroline Mary Gollop

**Emailed on :** Aug 20, 2024 11:36 BST

**Viewed on :** Aug 20, 2024 11:37 BST

**Terms agreed on :** Aug 20, 2024 11:38 BST

**Signed on :** Aug 20, 2024 11:39 BST

**Accessed from :** 62.64.145.100

**Device used :** Web

**Authentication type :** None



Roderic William Sydney Knight  
rodk@alliedtooling.com

Signature

Roderic William Sydney Knight

**Emailed on :** Aug 20, 2024 11:39 BST

**Viewed on :** Aug 20, 2024 15:23 BST

**Terms agreed on :** Aug 20, 2024 15:24 BST

**Signed on :** Aug 20, 2024 15:25 BST

**Accessed from :** 62.64.145.100

**Device used :** Web

**Authentication type :** None



Emily McAlister  
emily@retirement.capital

**Emailed on :** Aug 20, 2024 15:25 BST

**Viewed on :** Aug 21, 2024 08:36 BST

**Authentication type :** None

**Accessed from :** 46.8.164.142

**Device used :** Web

# Legal Disclosure

## ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

Please read the following information carefully. By clicking the 'I agree' button, you agree that you have reviewed the following terms and conditions and consent to transact business electronically using Zoho Sign electronic signature system. If you do not agree to these terms, do not click the 'I agree' button.

### Electronic documents

Please note that Retirement Capital ("we", "us" or "Company") will send all documents electronically to you to the email address that you have given us during the course of the business relationship unless you tell us otherwise in accordance with the procedure explained herein. Once you sign a document electronically, we will send a PDF version of the document to you.

### Request for paper copies

You have the right to request paper copies of these documents sent to you electronically from [noreply@retirement.capital](mailto:noreply@retirement.capital). Alternatively, you also have the ability to download and print these documents sent to you electronically, and re-upload a scanned copy of the printed and physically signed documents. If you, however, wish to request paper copies of these documents sent to you electronically, you can write back to the sender.

### Withdrawing your consent

At any point in time during the course of our business relationship, you have the right to withdraw your consent to receive documents in electronic format. If you wish to withdraw your consent, you can decline to sign a document that we have sent to you and send an email to [noreply@retirement.capital](mailto:noreply@retirement.capital) informing us that you wish to receive documents only in paper format. Upon request from you, we will stop sending documents using Zoho Sign electronic signature system.

### To advise Retirement Capital of your new email address

If you need to change the email address that you use to receive notices and disclosures from us, write to us at [noreply@retirement.capital](mailto:noreply@retirement.capital)

### System requirements

Compatible with recent versions of popular browsers such as Chrome, Firefox, Safari, and Internet Explorer. Zoho Sign is also available on iOS and Android devices.