**Hi Robert,**

**Apologies for the delay getting this to you. We have spent some time on this, in particular ensuring what would happen where:**

**1. There is a problem with a trustee and you need to make changes or update rules but they will not return the signed deeds.**

**2. There is a problem obtaining interest/coupon payment and a member needs to be pursued, without requiring all trustees to agree**

**3. The sponsoring employer discontinues/changes and all their powers fall into all the trustees' hands, which means that they collectively are all responsible for any wind up of the scheme and pension transfers out.**

**5. Membership changes are required to be made without obtaining everyone's consent**

**We have also sought to ensure that none of the changes cause a member detriment in particular that it does not fall into modification of subsisting rights:** [**http://www.thepensionsregulator.gov.uk/codes/code-modification.aspx#s2031**](http://www.thepensionsregulator.gov.uk/codes/code-modification.aspx#s2031)**.**

**I enclose the deed of amendment which puts in the relevant clauses which I think given the growth in membership is necessary, tightens up the scheme and makes administration processes easier. I have retained the clause so that so that the independent trustee does not need to be party to investment decisions undertaken by the member (as we would have to be party to the investment advice).**

**I also enclose a deed of appointment of independent trustee, which will need to be signed also.**

**Going forward, all new clients will simply be signed up via one deed requiring only the signature of the client and workplace pension trustees limited plus the sponsoring employer. If you wish non CJ schemes can have trustee appointment requiring only the signature of the member trustee and workplace - please confirm your wishes.**

**We will notify the PII insurers for workplace to ensure that clients and you are covered by the independent trustee oversight safeguards.**

**The effective date for this deed will be 9 January 2017.**

**I have updated this evening the membership and deed of appointment of trustee - which is enclosed herewith. The membership of the scheme falls with the independent trustee (this is because the member is not an employee of the employer). Emily - can you please note the attached on your system.**