Stephen Cutforth 38 Ensor Drive Tamworth B78 1JN

Oakleaf Trustees Limited 40 Kimbolton Road Bedford Bedfordshire MK40 2NR

Date: 21/10/2019

Dear Sirs,

Scheme Name: Emmaruthensor Executive Pension Scheme

Please accept this letter as authority for the following parties to have authority for information in connection with this scheme:

Retirement Capital who are a tradestyle of Platform Administration Partners, 18 Soho Square. London, W1D 3QH

Cranfords Trustees Limited. International House, Constance Street, London, E16 2DQ

Yours sincerely

Stephen Cutforth