

Alison Margaret Sharkie
76 Milborne Road
Maidenbower
Crawley
RH10 7LP

2016

Dear Alison,

GG Decorators Yorkshire Ltd Pension Scheme ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated ("the Rules") and administered by the trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

ADMISSION TO MEMBERSHIP (Rule 16)

Admission to the Scheme is at the discretion of the Company

CONTRIBUTIONS (Rule 17)

The Rules allow members, their employers and you to make contributions to the Scheme. The Rules do not make contributions by any person compulsory.

INDIVIDUAL FUNDS

Each Member of the Scheme has an "Individual Fund", built up through (i) contributions by/in respect of the Member and (ii) any transfer payments in respect of the Member from other schemes, adjusted to take account of the investment experience of the Scheme.

All benefits paid to or in respect of a Member are paid out of (and therefore their amount is limited by) his Individual Fund.

The Individual Fund will be further limited by the lifetime allowance, which at the date of this letter is £1 million.

BENEFITS FOR MEMBER (Rule 19)

The latest age at which benefits may be drawn is 77 and the earliest age is usually 55 but you may be able to draw benefits earlier if you suffer from incapacity or serious ill-health, or if you had an unusually low normal retirement age under the previous tax regime.

The Rules allow you to take benefits at any age consistent with this new tax regime. "Retirement" in this letter means simply drawing benefits during your lifetime.

On retirement, your Individual Fund will be applied by the Trustees to provide - at your request - a lump sum, which is payable free of income tax under current law. The maximum lump sum is usually 25% of the Individual Fund, but may be more or less in some cases, particularly for members with "transitional protection" of rights built up before A-day.

The remainder of your Individual Fund will then be designated to provide pension in the form of income withdrawal. This is essentially a pension drawn from the Individual Fund, the amount of which can be varied between:

- a minimum of nil and
- a maximum set every 3 years based on 100% of the single life annuity which could be bought with the Individual Fund.

When you reach age 77 the ability to draw an initial lump sum is lost.

BENEFITS ON DEATH (Rule 20)

On your death, the Trustees will use your Individual Fund to provide lump sum benefits and/or pensions for your dependants and other beneficiaries in accordance with the Rules.

The Rules give the Trustees wide discretion as to both the form of benefits and the recipients:

- pensions can be provided for dependants (which includes spouses and civil partners, children up to age 23 and others actually dependent on you);
- lump sums can be paid to any person.
- Some or all of your fund can be paid to a registered charity.

STATE PENSION ARRANGEMENTS

The Scheme is not contracted out of the State Second Pension Scheme.

TERMINATION (Rule 14)

The Scheme may be terminated in accordance with the Rules. In the event of its termination the assets of the Scheme will be applied for the benefit of Members having regard to their respective Individual Funds.

AMENDMENT (Rule 3)

The power to amend the Scheme may be exercised by the Principal Employer

ENQUIRIES / PROBLEMS

General enquiries about the Scheme or about your entitlement to benefit should be directed to the Administrator at Daws House, 33-35 Daws Lane, London. NW7 4SD.

OPAS (The Pensions Advisory Service) is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have, or any

difficulty which they have failed to resolve with the Trustees or the administrators of the Scheme.

The Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme made or referred in accordance with that Act.

Both OPAS and the Pensions Ombudsman may be contacted at 11 Belgrave Road, London SW1V 1RB.

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pensions Regulator may be contacted at Napier House, Trafalgar Place, Brighton BN1 4DW.

DATA PROTECTION

The Trustees are a "data controller" for data held about you in connection with the Scheme. This data may be used for any reasonable purpose connected with the administration of the Scheme, including decisions about the amount of benefits and eligibility for those benefits.

Data may be disclosed to delegates, agents and professional advisers but will otherwise be disclosed only with your consent or as required by law.

You are entitled on request to see copies of any personal data held about you, and to be told its source.

APPLICATION FOR MEMBERSHIP

If you wish to apply for membership of the Scheme, please sign and return this letter.

Signed P. Sturman Name P. STURMAN

(Authorised signatory of GG Decorators Yorkshire Ltd)

I apply for membership and agree to abide by the terms of this letter and the Rules.

Signed A. Sharkie Alison Margaret Sharkie

Date

Date of Deed:

Deed of Appointment of Trustee
C Maggs Decorators Kent Ltd Pension Scheme

Parties

- 1 **C Maggs Decorators Kent Ltd (Company No. 08926449) whose registered office is situated at 34 Lament Road, Sheffield, S17 4HA (in this deed called the "Principal Employer")**
- 2 **Christopher Maggs of 69 Newlands, Whitfield, Dover, CT16 3ND and Terrence Burkinshaw of 615 Chesterfield Road, Sheffield, S8 0RN, Greg Machin of 15 Greenhill Main Road, Sheffield, S8 7RD 615, Jayne Doris Machin of 6 Greens Road, Rotherham, S65 2EU and Ian Stanley Machin of 6 Green Road, Rotherham, S65 2EU (in this deed called the 'Continuing Trustees')**
- 3 **David Ian Hughes of 3 Bowring Close, Coxley, Wells, BA5 1BH, John Taylor of 22 Ditchbury, Lymington, SO41 9FL and Lorraine Grocott of 47 Chatsworth Place, Stoke-On-Trent, ST3 7DP (in this deed called the 'New Trustees')**

Recitals

- (A) **C Maggs Decorators Kent Ltd Pension Scheme (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 28 April 2014 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.**
- (B) **The Continuing Trustees are the present trustees of the Scheme.**
- (C) **It is intended that the New Trustees be appointed as trustees of the Scheme**


Operative provisions

- 1 **Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustees to the Scheme, the New Trustee consents to their appointment.**
- 2 **The parties agree to take all reasonable steps to vest in the Continuing Trustees and the New Trustees the trusts of the Scheme and all of the assets of the Scheme.**
- 3 **The provisions of this deed shall have effect on and from its date.**

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

Director Signature: *C. Maggs*
Name : C. Maggs.

Witness Signature: *[Signature]*
Name : G MILLING
Address : 150 Derbyshire Lane
 RUGG RD 48

Witness Signature: 
Name : J. H. MILLINGTON
Address : 150 DORCHESTER LANE.
SUGARFIELD NY.

Witness Signature: *[Signature]*
Name : *GUNNINGTON*
Address : *150 Longshore Lane*
RR. ONE

Greg Marlow in the presence of:

Witness Signature: [Signature]
Name : G. MILLINGTON
Address : 150 De Lyette Lane
SINGFIELD 58

SIGNED as a Deed, and delivered when dated,
by J. D. Machin (signature)

Jayne Doris Machin in the presence of:

Witness

Signature:

Name :

Address:

G. H. MILLINGTON
150 Doherty Lane
S8 8SE

SIGNED as a Deed, and delivered when dated,
by I. S. Machin (signature)

Ian Stanley Machin in the presence of:

Witness

Signature:

Name :

Address:

G. H. MILLINGTON
150 Doherty Lane
S8 8SE

SIGNED as a Deed, and delivered when dated,
by David Ian Hughes (signature)

David Ian Hughes in the presence of:

Witness

Signature:

Name :

Address:

G. H. MILLINGTON
150 Doherty Lane
S8 8SE

SIGNED as a Deed, and delivered when dated,
by John Taylor (signature)

John Taylor in the presence of:

Witness

Signature:

Name :

Address:

G. H. MILLINGTON
150 Doherty Lane
S8 8SE

Ralph Leonard Read
40 Town Mead
Crawley
RH11 7EF

2016

Dear Ralph,

GG Decorators Yorkshire Ltd Pension Scheme ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated ("the Rules") and administered by the trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

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Admission to the Scheme is at the discretion of the Company

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On retirement, your Individual Fund will be applied by the Trustees to provide - at your request - a lump sum, which is payable free of income tax under current law. The

maximum lump sum is usually 25% of the Individual Fund, but may be more or less in some cases, particularly for members with "transitional protection" of rights built up before A-day.

The remainder of your Individual Fund will then be designated to provide pension in the form of income withdrawal. This is essentially a pension drawn from the Individual Fund, the amount of which can be varied between:

- a minimum of nil and
- a maximum set every 3 years based on 100% of the single life annuity which could be bought with the Individual Fund.

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BENEFITS ON DEATH (Rule 20)

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- Some or all of your fund can be paid to a registered charity.

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The Pensions Regulator may be contacted at Napier House, Trafalgar Place, Brighton BN1 4DW.

DATA PROTECTION

The Trustees are a "data controller" for data held about you in connection with the Scheme. This data may be used for any reasonable purpose connected with the administration of the Scheme, including decisions about the amount of benefits and eligibility for those benefits.

Data may be disclosed to delegates, agents and professional advisers but will otherwise be disclosed only with your consent or as required by law.

You are entitled on request to see copies of any personal data held about you, and to be told its source.

APPLICATION FOR MEMBERSHIP

If you wish to apply for membership of the Scheme, please sign and return this letter.

Signed P. Stirkland Name P. STIRKLAND

(Authorised signatory of GG Decorators Yorkshire Ltd)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed Mr. R.L. Read Ralph Leonard Read

Date

Deed of Removal of Trustee
C Maggs Decorators Kent Ltd Pension Scheme

Date of Deed :

1. C Maggs Decorators Kent (Company Number 08926440) whose registered office is at 24 Lament Road, Sheffield, S17 4HA (in this Deed called the Principal Employer)
2. Christopher Maggs of 69 Newlands, Whitfield, Dover, CT16 3ND, Terrence Burkinshaw of 616 Greenhill Main Road, Sheffield, S8 0RY SL7 and Greg Marlow of 45 Greenhill Main Road, Sheffield, S8 7RB 615 (in this Deed called the Continuing Trustees)
3. Jayne Doris Machin and Ian Stanley Machin both of 6 Greens Road, Rotherham, S65 2EU (In this deed called Outgoing Trustees)

Recitals

- (A) C Maggs Decorators Kent Ltd Pension Scheme (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and Rules dated 20 April 2014 (in this Deed called the 'Existing Provisions')
- (B) The Continuing Trustee and the Outgoing Trustee are the present Trustees of the Scheme.
- (C) The Principal Employer wishes to remove the Outgoing Trustee of the Scheme under clause 4.1.1 which vests the power of removal in the Principal Employer.
- (D) In this Deed (including the recitals) "Effective Date" means the date of this Deed.

Operative provisions

1. The Principal Employer in exercise of the power conferred on them by 4.1 of the Existing Provisions and all other powers them enabling hereby removes the Outgoing Trustee as a Trustee of the Scheme with effect from the Effective Date.
2. The Continuing Trustees agree to take all reasonable steps to remove from the Trusts of the Scheme and any of the assets of the Scheme held in the name of the Outgoing Trustee (jointly or alone), including the removal of the name of the Outgoing Trustee from any relevant registration at HM Land Registry.

IN WITNESS OF WHICH this document is executed as a Deed and is delivered on the date stated above.

SIGNED as a deed, and delivered when dated,
by C Maggs Decorators Kent
acting by

Director

Signature:
Name:

C Maggs
C. Maggs.

Witness

Signature:
Name:
Address:

[Signature]
[Name]
[Address]

SIGNED as a Deed, and delivered when dated, by

C Maggs (signature)

Christopher Maggs in the presence of:

Witness

Signature:

GM

Name

: G Munnington

Address

: 150 Debyshire Lane
SS 8SE.

SIGNED as a Deed, and delivered when dated, by

T Burkinshaw (signature)

Terrence Burkinshaw in the presence of:

Witness

Signature:

GM

Name

: G Munnington

Address

: 150 Debyshire Lane
SS. 8SE.

SIGNED as a Deed, and delivered when dated, by

GM (signature)

Greg Marlow in the presence of:

Witness

Signature:

GM

Name

: G Munnington

Address

: 150 Debyshire Lane
SS. 8SE.

SIGNED as a Deed, and delivered when dated, by

J D Machin (signature)

Jayne Doris Machin in the presence of:

Witness

Signature:

GM

Name

: G Munnington

Address

: 150 Debyshire Lane
SS. 8SE.

SIGNED as a Deed, and delivered when dated, by

I.S. Mach

(signature)

Ian Stanley Machin in the presence of:

Witness

Signature:

IS Mach

Name

Ian Stanley Machin

Address:

150 Dalglish Lane
88 85E.

Date of Deed:

Deed of Appointment of Trustee
GG Decorators Yorkshire Ltd Pension Scheme

Parties

- 1 **GG Decorators Yorkshire Ltd** (Company No. 08916234) whose registered office is situated at 427-431 London Road, Sheffield, South Yorkshire, S2 4HJ (in this deed called the "Principal Employer")
- 2 **Paul Stirland** of 7 Field Close, Welton, Lincoln, LN2 3TT, **Andrew Michael Lockton** of 3 Stafford Street, Atherstone, CV9 1DN and **Gerard John McLaughlin** of 10 Walkden Avenue, Wigan, WN1 2JH (in this deed called the 'Continuing Trustees')
- 3 **Ralph Leonard Read** of 40 Town Mead, Crawley, RH11 7EF and **Craig Nelson** of 4 Ramsay Avenue, Manchester, M19 3JN and **Alison Margaret Sharkie** of 76 Milborne Road, Maidenbower, Crawley, RH10 7LP (in this deed called the 'New Trustees')

Recitals

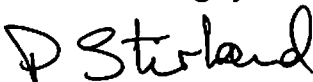
- (A) **GG Decorators Yorkshire Ltd Pension Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 29 April 2014 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustee is the present trustees of the Scheme.
- (C) It is intended that the New Trustee be appointed as trustee of the Scheme

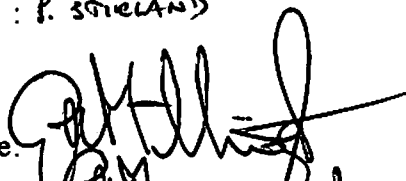

Operative provisions

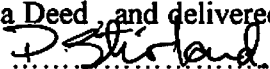
- 1 Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustee to the Scheme, the New Trustee consents to their appointment.
- 2 The parties agree to take all reasonable steps to vest in the Continuing Trustee and the New Trustee the trusts of the Scheme and all of the assets of the Scheme.
- 3 The provisions of this deed shall have effect on and from its date.

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

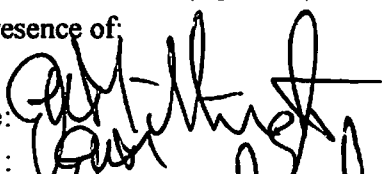

SIGNED as a deed, and delivered when dated,
by **GG Decorators Yorkshire Ltd** acting by

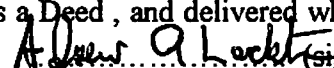
Director Signature: 
Name : P. STIRLAND

Witness Signature: 
Name : 
Address : 150 Doncaster Lane
 SUFFOLK SK

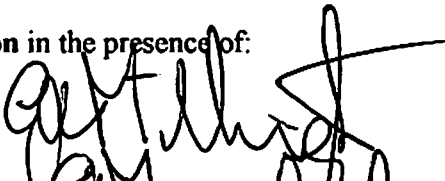

SIGNED as a Deed, and delivered when dated,
by  (signature)

Paul Stirland in the presence of:

Witness Signature: 
Name : 
Address : 150 Doncaster Lane
 SUFFOLK SK

SIGNED as a Deed, and delivered when dated,
by  (signature)

Andrew Michael Lockton in the presence of:

Witness Signature: 
Name : 
Address : 150 Doncaster Lane
 SUFFOLK SK

SIGNED as a Deed , and delivered when dated,
by Gerard McLoughlin (signature)

Gerard John McLoughlin in the presence of:

Witness

Signature:

Name :

Address :

G. M. Loughlin
GM
150 Schuyler Lane
MEFFIELD 88

SIGNED as a Deed , and delivered when dated,
by R. L. Read (signature)

Ralph Leonard Read in the presence of:

Witness

Signature:

Name :

Address :

G. M. Loughlin
GM
MEFFIELD 88

SIGNED as a Deed , and delivered when dated,
by (signature)

Craig Nelson Bousfield in the presence of:

Witness

Signature:

Name :

Address :

SIGNED as a Deed, and delivered when dated,
by Alison Margaret Sharkie (signature)

Alison Margaret Sharkie in the presence of:

Witness

Signature:

[Handwritten signature]

Name :

[Handwritten name]

Address :

*150 Deansgate Lane
SUFFIELD 8.*

Date of Deed:

Deed of Appointment of Trustee
GG Decorators Yorkshire Ltd Pension Scheme

Parties

- 1 **GG Decorators Yorkshire Ltd** (Company No. 08916234) whose registered office is situated at 427-431 London Road, Sheffield, South Yorkshire, S2 4HJ (in this deed called the "Principal Employer")
- 2 **Paul Stirland** of 7 Field Close, Welton, Lincoln, LN2 3TT, **Andrew Michael Lockton** of 3 Stafford Street, Atherstone, CV9 1DN and **Gerard John McLoughlin** of 10 Walkden Avenue, Wigan, WN1 2JH (in this deed called the 'Continuing Trustees')
- 3 **Ralph Leonard Read** of 40 Town Mead, Crawley, RH11 7EF and **Craig Nelson Bousfield** of 4 Ramsey Avenue, Manchester, M19 3JN and **Alison Margaret Sharkie** of 76 Milborne Road, Maidenbower, Crawley, RH10 7LP (in this deed called the 'New Trustees')

Recitals


- (A) **GG Decorators Yorkshire Ltd Pension Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 28 April 2014 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustee is the present trustees of the Scheme.
- (C) It is intended that the New Trustee be appointed as trustee of the Scheme

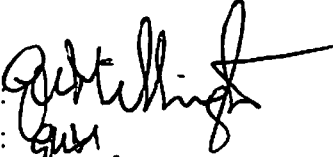
Operative provisions

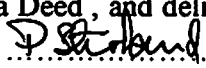
- 1 Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustee to the Scheme, the New Trustee consents to their appointment.
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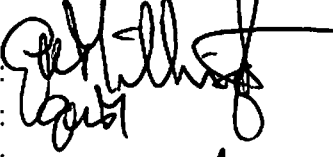
IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

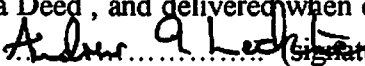
SIGNED as a deed, and delivered when dated,
by **GG Decorators Yorkshire Ltd** acting by

Director Signature: 
Name : P. Stirland.

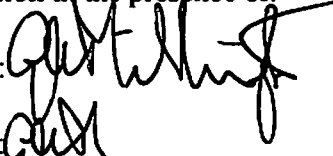
Witness Signature: 
Name : G.M.
Address : 150 DERBYSHIRE LANE.
 SLEEFIELD S8

SIGNED as a Deed, and delivered when dated,
by  (signature)
Paul Stirland in the presence of:

Witness Signature: 
Name : G.M.
Address : 150 DERBYSHIRE LANE
 SLEEFIELD S8

SIGNED as a Deed, and delivered when dated,
by  (signature)

Andrew Michael Lockton in the presence of:

Witness Signature: 
Name : G.M.
Address : 150 DERBYSHIRE LANE
 SLEEFIELD S8

SIGNED as a Deed , and delivered when dated,
by Gerard McLoughlin (signature)

Gerard John McLoughlin in the presence of:

Witness

Signature

Name

Address :

Gerard McLoughlin
Gerard
150 Delapshire Lane
SHEFFIELD S8

SIGNED as a Deed , and delivered when dated,
by R.L. Read (signature)

Ralph Leonard Read in the presence of:

Witness

Signature

Name

Address :

Gerard McLoughlin
Gerard
150 Delapshire Lane
SHEFFIELD S8

SIGNED as a Deed , and delivered when dated,
by (signature)

Craig Nelson Bousfield in the presence of:

Witness

Signature

Name

Address :

Gerard McLoughlin
Gerard
150 Delapshire Lane
SHEFFIELD S8

SIGNED as a deed, and delivered when dated,
by Alison Margaret Sharkie (signature)

Alison Margaret Sharkie in the presence of:

Witness Signature: Guthrie
Name : Guthrie
Address : 150 DERRINKE LANE .
SUFFED 58.