**Amy Whiting  
Rowanmoor Group  
Rowanmoor House  
46-50 Castle Street  
Salisbury  
SP1 3TS**

13 October 2015

Dear Amy,

**Halfpenny and Spendloff Ltd Executive Pension Scheme**

Thank you for your letter dated 06 October 2015.

I have attached a new Deed of Removal for your records.

Please note that the Administrator has been provided with a notice on the 7th of September 2015 and the 30 day notice period has now elapsed.

Clause 3.2 of the Deed of Amendment dated 24th of September 2014 states that subject to consent of the Administrator the power of removal of Trustees is vested in the Principal Employer.

To our understanding there is no requirement for an Independent Trustee to consent to the removal and as the 30 day notice period has now elapsed the requirement for the consent of Rowanmoor acting in the capacity of the Administrator will no longer apply.

We therefore do not find it necessary for Rowanmoor Trustees Limited or Rowanmoor Group Plc to be party to the deed.

If there is any evidence to the contrary that we have overlooked, please advise us accordingly.

Thank you very much for your assistance.

Yours sincerely

Georgina Stuliglowa   
**For Pension Practitioner .Com**

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