

Dated: 11 February 2014

Trust Deed  
establishing the  
John Garvey Pension Scheme

## Parties

- 1 **Sapphire Financial Solutions Ltd** (company number **07701022** (in this deed called the 'Principal Employer') of 24 Meads Grove, Farnworth, Bolton, Lancashire, BL4 0PH
- 2 **John Ronald Garvey** (in this deed called the 'Trustees') of 24 Meads Grove, Farnworth, Bolton, BL4 0PH

## Recitals

- (A) The Principal Employer wishes to establish a pension scheme to be known as John Garvey Pension Scheme (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

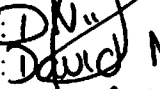
## Operative provisions

- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
  - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
  - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 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  
**Sapphire Financial Solutions Ltd** acting by

Director      Signature:   
Name        : **JOHN RONALD GARVEY**

Witness      Signature:   
Name        : **DAVID NICKLIN**  
Address    : **20 CROMER ROAD CHEADLE**  
              **STOCKPORT SK82AX**

SIGNED as a deed, and delivered when dated, by  
**John Ronald Garvey** in the presence of:

 (signature)

Witness      Signature:   
Name        : **DAVID NICKLIN**  
Address    : **20 CROMER ROAD CHEADLE**  
              **STOCKPORT.**  
              **SK8 2AX**