

16 September 2016



**Private & Confidential**  
Pension Practitioners  
Daws House  
33 – 35 Daws Lane  
London  
NW7 4SD

2 Kingstables Square, Goldenhill Road,  
Stoke-on-Trent, ST4 3EL  
e-mail: info@firmusfs.co.uk  
www.firmus.co.uk  
**Telephone: 01782 343424**  
**Fax: 01782343425**

Dear Sirs

**L & M Financing SSAS – Mr Mark Flower**

I am writing in regard to the above SSAS which you administer. Mr Flower wishes to transfer the CETV from his deferred RBS Pension Scheme to his company SSAS. Please find enclosed the completed discharge forms for the RBS Scheme, together with a confirmation of advice declaration. I would appreciate it if you could complete the sections relevant for the receiving scheme and send them to the RBS Pension Scheme.

I also attach authority from Mr Flower regarding payment of our fees from the SSAS funds following completion of the transfer. I would appreciate it if you could notify us when the transfer is complete and we will forward a formal invoice together with investment instructions.

I trust that this is satisfactory, but please do not hesitate to contact me on 028807 57367 or 07894 588 166 if you have any queries.

Yours sincerely

A handwritten signature in black ink, appearing to read "Colin McHugh".

**Colin McHugh FPFS**  
**Chartered Financial Planner**

98 London Road  
Cowplain  
Waterlooville  
Hampshire  
PO8 8EW

Pension Practitioners  
Daws House  
33 – 35 Daws Lane  
London  
NW7 4SD

Dear Sirs

**L & M Financing SSAS**

Please accept this letter as my authorisation to pay a fee of 4% of the transfer value from the Royal Bank of Scotland Group Pension Fund to Firmus Financial Services Ltd from the above SSAS for advice relating to the transfer of these benefits.

A formal invoice will also be provided by Firmus Financial Services Ltd.

Yours faithfully

Signature: \_\_\_\_\_

**Mark Flower**

Date: \_\_\_\_\_

12/9/16

98 London Road  
Cowplain  
Waterlooville  
Hampshire  
PO8 8EW

Pension Practitioners  
Daws House  
33 – 35 Daws Lane  
London  
NW7 4SD

Dear Sirs

**L & M Financing SSAS**

Please accept this letter as my authorisation to pay an ongoing advice fee of 1% of the value of the L & M SSAS to Firmus Financial Services Ltd for ongoing investment advice.

A formal invoice will also be provided by Firmus Financial Services Ltd.

Yours faithfully

Signature: \_\_\_\_\_

Mark Flower

Date: \_\_\_\_\_

12/9/16