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**Private & Confidential**

Mrs Jane Groom  
Oakleaf Facilities (UK) Limited  
7 Brookfield  
Moulton Park  
Northamptonshire  
NN3 6WL

29 July 2008

Dear Mrs Groom,

**OAKLEAF FACILITIES LIMITED SIBA**

I am pleased to confirm that after a very lengthy period of correspondence we have received the Deed of Removal from Central Tax and Trustee Planning duly signed. We can now bring the pension scheme changes up to date.

**Accounts and Investments**

The first step is to ensure that where Central Tax are party to investments and bank accounts, that they are removed and only the named member trustees remain. I have written to Simon Carlin for clarification on this point, as he provides investment services to the trustees.

**Your membership to the scheme**

We have completed the paperwork at our end for your admittance to the scheme as member and trustee. We will advise the Pensions Regulator of those changes at the scheme year end return. You are also a trustee of the scheme and this is evidenced by the engrossed deed which I return for your safekeeping. As a member of the scheme you will be entitled to pay contributions personally or through your employer to build up funds for when you stop working. We will work closely with Simon and will provide on each anniversary a retirement benefits statement together with a valuation of your pension benefits.

In the event of your death before the benefits are paid to you, the fund you have accrued may be paid free of tax to your beneficiaries to a lifetime allowance. Would you please complete and return to me in the envelope provided your nomination on the direction of death benefits, this will be retained on file until such time that your wishes change, on retirement or on in the event that a claim must be paid to a beneficiary.

**The Rules of the Scheme**

The rules of the pension scheme have been updated to reflect current pensions law, this is affixed to the deed and I confirm that the trustees can invest and operate the scheme enjoying the full flexibility of pension simplification. Please retain the original on your files for future reference purposes, we have taken certified copies in the event that we must provide this to the bank.

### **Change in the Company sponsoring the Scheme**

We have dated and certified the Deed whereby Oakleaf Facilities Ltd were removed and Oakleaf Facilities (UK) Ltd were appointed, and in addition introduced Oakleaf Surveying, Oakleaf Quilting and Oakleaf Technical Services to the scheme in order that they may make contributions. I confirm that these changes have been completed and I duly return the Deed for your safekeeping.

We will notify HMRC and the Pensions Regulator of the changes in accordance with their requirements.

### **Next Steps**

We will confirm the changes with the account and investment providers with the assistance of Simon, and we will also ensure that the Pension Schemes Online changes have also been made. I will then send to you and the trustees a report confirming the scheme amendments.

If you have any questions at this time, please call me at the Office on free phone number 0800 634 4862. My email address for your reference is [gavinm@pensionpractitioner.com](mailto:gavinm@pensionpractitioner.com).

Yours sincerely

Gavin McCloskey  
**For Pension Practitioner .Com**

c.c. Simon Carlin