

Date of Deed:

**Deed of Appointment of Trustee
Pastre Trading Ltd Pension Scheme**

Parties

- 1 Pastre Trading Limited** (Company No. 10625674) whose registered office is situated at 82 Walmer Road, Lowestoft, Suffolk, NR33 7LD (in this deed called the **"Principal Employer"**)
- 2 Andrew Guy Pastre** of 82 Walmer Road, Lowestoft, Suffolk, NR33 7LD (in this deed called the **"Continuing Trustee"**)
- 3 Amanda Louise White** of 17 Leicester Avenue, Timperley, Altrincham, WA15 6HR and **Michelle Joyce Holden** of 3 Milford Road, Grays, RM16 2QL (in this deed called the **"New Trustees"**)

Recitals

- (A) Pastre Trading 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 1st March 2017 and all subsequent amending documentation (in this Deed called the **"Existing Provisions"**).
- (B)** The Continuing Trustee is 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 Trustees consent to their appointment.


2 The parties agree to take all reasonable steps to vest in the Continuing Trustee 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.

SIGNED as a deed, and delivered when dated, by

Pastre Trading Limited acting by

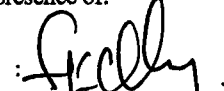
Director Signature : 
Name : **ANDREW GUY PASTRE**

Witness Signature : 
Name : **FINA ANKERLI**
Address : **20 Victoria rd, Brentwood, Essex CM14 3AE**

SIGNED as a Deed , and delivered when dated,

by  (signature)

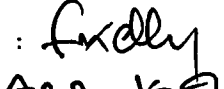
Andrew Guy Pastre in the presence of:

Witness Signature : 
Name : **FINA ANKERLI**
Address : **20 Victoria road, Brentwood, Essex CM14 3AE**

SIGNED as a Deed , and delivered when dated,

by  (signature)

Amanda Louise White in the presence of:

Witness Signature : 
Name : **FINA ANKERLI**
Address : **20 Victoria Road, Brentwood, Essex CM14 3AE**

SIGNED as a Deed , and delivered when dated,

by (signature)

Michelle Joyce Holden in the presence of:

Witness Signature

Name :

FIN2A22 King

Address:

20 Victoria Road,
Brentwood, Essex CM14 5EE

Date of Deed:

Deed of Appointment of Trustee
Pastre Trading Ltd Pension Scheme

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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

Pastre Trading Limited acting by

Director

Signature

Name

: ANDREW LUY PASTRE

Witness

Signature

Name

: FINGARR KELLY
FINGARR KELLY

Address:

20 VICTORIA ROAD, BLINTWAD, ESSEX CM14 0AE

SIGNED as a Deed, and delivered when dated,

by

(signature)

Andrew Guy Pastre in the presence of:

Witness

Signature

Name

: FINGARR KELLY
FINGARR KELLY

Address:

20 VICTORIA ROAD,
BLINTWAD, ESSEX CM14 0AE

SIGNED as a Deed, and delivered when dated,

by

(signature)

Amanda Louise White in the presence of:

Witness

Signature

Name

: FINGARR KELLY
FINGARR KELLY


Address:

20 VICTORIA RD, BLINTWAD, ESSEX
CM14 0AE

SIGNED as a Deed, and delivered when dated,

by  (signature)

Michelle Joyce Holden in the presence of:

Witness Signature : 

Name : FINBARR KELLY

Address : 20 VICTORIA ROAD.

BLENTWOOD, ESSEX CM14 5EE

Pension Practitioner,
48 Chorley New Road,
Bolton,
BL1 4AP.

Michelle Joyce Holden,
3 Milford Road,
Grays,
RM16 2QL.

10/7/2018

Dear Sirs,

Further to my joining the Pastre Trading Pension Scheme, I wish to undertake the following investments.

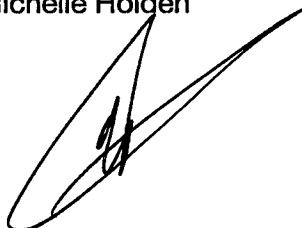
I wish to provide preference shares in the sum of £35k to the limited company ~~company~~ Russell Bloomfield trading as Wiltshire Farm Foods.

The remainder to be invested within a regulated stocks and shares investment of which the due diligence will be forwarded in due course.

I trust this is in order and that my request will be processed accordingly.

Kind Regards

Michelle Holden

A handwritten signature in black ink, consisting of a large, stylized 'M' followed by a long, sweeping horizontal stroke that extends to the right.

12068 / 325 / 00080

Mrs A White
17 Leicester Avenue
Timperley
ALTRINCHAM
Cheshire
WA15 6HR



Group Stakeholder Pension Plan

22 August 2017

Amanda White

Employer name: Event Associates Limited
Employer number: J84021
Plan number: K8262704000

How to contact us

0800 634 7479

Monday to Friday 9am - 5pm

(you'll need the plan number when you call us)

www.standardlife.co.uk

Our ref: SLCL91

Thank you for your enquiry regarding a possible transfer from your Standard Life Pension Plan(s) to another UK registered pension scheme.

We strongly recommend that you take independent advice from a financial adviser who is authorised and regulated by the Financial Conduct Authority. You can check authorisations at <https://register.fca.org.uk/>

Pension Scams are on the increase. Before considering if you wish to proceed with the transfer we recommend you refer to the Pensions Scams information which is contained within the attached booklet from The Pensions Regulator. Additionally, to know what to look out for, go to the Pensions Regulators website:

www.thepensionsregulator.gov.uk/individuals.aspx

The following requirements must be supplied for a transfer request to be considered:

- ▶ If the receiving pension scheme is a member of the Options (Origo) online service for facilitating transfers, you can ask them to submit the request on your behalf.

Please note that Options cannot be used for In-specie transfers. In-specie transfers are an option which is sometimes available if your plan is a Self-Invested Personal Pension (SIPP)

If the receiving pension scheme does not use Options, we will require the following (excluding In-specie transfers):

- ▶ A fully completed Transfer Application form (GEN2724). This should be completed by you and the receiving scheme or trustee/administrator. Complete one form for each Standard Life plan that you wish to transfer. A GEN2724 form is enclosed and additional copies can be obtained by visiting:

<http://lib.standardlife.com/library/customer/gen2724.pdf>

- ▶ A screen print from HMRC online services showing the registered status of the receiving scheme. The copy must show the Pension Schemes Tax Reference (PSTR) number, HMRC logo, the name of the pension scheme, the name of the scheme administrator and the date the screen print was taken. It must not be dated more than one month prior to submitting your transfer request to Standard Life.

You can ask the receiving scheme or trustee/administrator to provide you with this.

- ▶ If the plan to be transferred has a safeguarded benefit, such as a guaranteed annuity rate or guaranteed minimum pension, then we reserve the right to request further information prior to completing the transfer.
- ▶ If you are transferring to a Small Self-Administered Scheme (SSAS) or an Occupational Pension Scheme (OPS), evidence of earnings should be supplied. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income and a copy of your latest tax return.

If pension benefits are being transferred In-specie (this option might be possible if your plan is a SIPP) the above requirements will not apply, instead we will require the following:

- ▶ Written confirmation from you authorising the transfer. The letter should be signed and dated, and also state the name of the UK registered pension scheme your pension assets are being transferred to and the Standard Life plan number(s) you are transferring the assets from.
- ▶ Written acceptance from the UK registered pension scheme that will be receiving the transferred assets.
- ▶ A screen shot taken from HMRC online services which confirms the registered status of the receiving scheme. The copy must show the Pension Schemes Tax Reference (PSTR) number, HMRC logo, the name of the pension scheme, the name of the scheme administrator and the date the screen print was taken. It must not be dated more than one month prior to submitting your transfer request to Standard Life.

Upon receipt of the requirements, either through Options or in writing, we will assess your request. Standard Life performs due diligence on all transfer requests and reserve the right to request additional information should it be deemed necessary.

What we've sent you

- ▶ Plan value
- ▶ GEN2724 Transfer Application form
- ▶ Pension scams information booklet

Important information about the values shown

Single payments, transfer payments or instructions given to us up to 3 working days before the valuation dates may not be included in the current values.

*Please call us or visit
[www.standardlife.co.uk/
online](http://www.standardlife.co.uk/online)
if you would like a
more recent view of
your plan.*

Plan value

The information here shows you the value of the plan at 22 August 2017.

Unitised details

Current transfer value

From your benefits	£3,612.71
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These value(s) above are for illustration and are not guaranteed.

The Stakeholder With Profits fund does not offer any investment performance guarantees.

The current transfer value is the amount you could have received if you had transferred to another plan on 22 Aug 2017. It includes the inherited estate enhancement, if any, that would have been paid if you had left with profits.

Please note:

- ▶ This amount is not guaranteed.
- ▶ If a transfer is to be made we will have to check that certain requirements can be met first. Sometimes a transfer may not be possible.
- ▶ We calculate the actual value after the close of business on each working day.

Plan value

The information here shows you the value of the plan at 22 August 2017.

Unitised details

Current fund value

Fund name	Total amount in the fund	Split	Units held	Current price on 22 Aug 2017
Stakeholder With Profits Fund	£3,539.45	100.00%	1544.893	229.1p

You can find out
more about our funds
on our website:
www.standardlife.co.uk

Information online

You can get payment details and other valuable information about your pension plans by visiting www.standardlife.co.uk.

Transfer Application

Use this form to transfer from a Standard Life pension scheme to another UK registered pension scheme

GEN2724 0217

Guidance notes for filling in this form

Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/scheme administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The Pensions Advisory Service (TPAS) can help to explain the potential tax consequences for you of an unauthorised transfer.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, Standard Life requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Along with this form, you should also provide the following if you are intending to transfer to an occupational pension scheme or a Small Self-Administered Scheme (SSAS):

- Evidence of earnings. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income and a copy of your latest tax return.
- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/scheme administrator will be able to provide you with this.

Please return the completed form to Standard Life:

Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP

Pension Scams

Your pension savings are in safe hands with us but pension scams are on the increase.

We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pension savings into a new scheme, consider these questions...

- Have you been motivated by a call, online advert or text out of the blue, offering a 'free pension review'?
- Is the new scheme a Small Self-Administered Scheme (SSAS)?
- Will your pension pot be investing in unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels or businesses you don't know much about?
- Does your new arrangement require you to set up a company?
- Have you been promised guaranteed returns?
- Have you been told you can access any part of your pension before age 55, other than on the grounds of ill-health?

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk.

To know what to look out for or what to do if you think you're being targeted – go to the Pensions Regulator's website <http://www.thepensionsregulator.gov.uk/individuals>

Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at www.standardlife.co.uk/withprofits

Part 1 – Your details

Title
(Mr/Mrs/Miss/Ms/
Other eg Dr/Rev)

Surname

First name(s)
(In full)

Date of birth
(DD/MM/YYYY)

National
Insurance Number

Standard Life
plan number

Your address

Country

Postcode

Your contact
number

Your email
address

@

You should complete
this part.

Part 2 – Receiving Scheme details

Name of Receiving
Scheme

HMRC Pension
Scheme Tax

Reference number

Name of
Receiving
Scheme
Administrator

Type of scheme:

Occupational
Pension Scheme

☐

Personal Pension
Scheme

☐

Small Self-
Administered Scheme

☐

Address of
Receiving
Scheme
Administrator

Postcode

Name(s) of
Receiving Scheme
Trustees*

Have you taken regulated advice about this transfer request?

Yes ☐No ☐

If Yes, please provide the following details:

Name of adviser

FCA Reference
Number

How did you find out about this transfer opportunity?

Do you know where your pension savings will be invested under the new scheme? Yes ☐ No ☐

If Yes, please provide details

You should complete
this part. Your Receiving
Scheme Trustee/scheme
administrator will be able
to help you.

*If applicable

Why ask these questions?
Because we want to help
you protect your savings. If
you have been cold-called
about a transfer opportunity
or you are investing in
high risk, unregulated
investments, it could mean
that your pension savings
are at risk or you are being
scammed.

Part 4 – Your Declarations

References to 'Standard Life' mean Standard Life Assurance Limited.

I hereby confirm that –

- a. I have requested the transfer.
- b. I understand that the amount of the transfer value is not guaranteed and may fluctuate and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest in the Standard Life plan which is being transferred to the Receiving Scheme.
- c. I am aware that in some circumstances a transfer might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.
- d. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with their requirements, I undertake to refund Standard Life the tax due by them.
- e. I understand that once the transfer value has been paid to the Receiving Scheme/ Administrator, my Standard Life plan will then end and I fully discharge Standard Life from their obligations to provide any benefits to me.
- f. I understand the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.
- g. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

Planholder's
signature

Date
(DD/MM/YYYY)



You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:

Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP



Signature

Receiving Scheme Payment DetailsBank Name/
Address

Postcode

Account Name

Receiving Scheme
Bank Account Number

Sort Code

Receiving Scheme Reference

Part 3 – Receiving Scheme Declarations

The Trustee(s)/scheme administrator* of the Receiving Scheme:

- a. confirms that the Receiving Scheme is a UK registered pension scheme and will accept and is capable of accepting the transfer value to be transferred from the transferring plan;
- b. confirms that the Receiving Scheme is not under review by HMRC;
- c. confirms that where required under the Data Protection Act 1998, any Trustees of the Receiving Scheme are registered with the Information Commissioner's Office as data controllers;
- d. undertakes to provide the Planholder with a copy of the correspondence from HMRC confirming the Receiving Scheme's PSTR number as evidence that the Receiving Scheme is registered with HMRC;

Where the Receiving Scheme is an occupational pension scheme:

- e. confirms that the Receiving Scheme is an Occupational Pension Scheme as defined under s1(1) of the Pension Schemes Act 1993 (c.48).

Where the Receiving Scheme is a personal pension scheme:

- f. confirms that the Receiving Scheme is FCA regulated.

This part 3 is signed for and on behalf of the trustee(s)/scheme administrator* of the Receiving Scheme as follows:

Signature**Date**
(DD/MM/YYYY)**Position of
Authorised
Signatory**Printed Name
of Authorised
SignatoryContact phone
numberThe Receiving Scheme
Trustee/scheme
administrator should
complete this part.
Signature

*Delete as appropriate



ST. JAMES'S PLACE

WEALTH MANAGEMENT

Administration Centre PO Box 9034
Chelmsford CM99 2XA Tel: 0800 027 1030

Our Ref: SJP/CPS/RO
25 August 2017

Miss A L Flude
17 Leicester Avenue
Timperley
Altrincham
Cheshire
WA15 6HR

Dear Miss Flude

Personal Retirement Plans 32B18P97 32B18M98
Miss Amanda Louise Flude

Thank you for recent call regarding your Plans.

The current unit value is £62,153.37 and the current transfer value is £61,829.00 and assumes the last regular contribution was paid on 1 August 2017. Please note that this transfer value has been calculated following the deduction of an exit charge of £324.37. This exit charge relates to the remaining period before the retirement age you selected at the start of the Retirement Plan, but we would like to take this opportunity to confirm that once you have reached age 55, the charge will no longer apply.

Please be aware that all valuations provided are not guaranteed and are based on current unit prices. The actual sum payable to the receiving scheme will be based on unit prices on the day after receipt of all required documentation in the Administration Centre.

If you would like to proceed with the transfer, the enclosed claim form should be completed and returned to us along with the Transfer Value Information Form, which should be completed by the scheme administrators who will receive the transfer payment.

Please note that any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary/Enhanced Protection applies.

If you have a right to a protected retirement age*, you will lose this right if you transfer your benefits to another scheme unless the transfer is part of a block transfer. (* a protected retirement age broadly applies if, before 6 April 2006, you had an absolute right to a normal retirement age before age 50).



ST. JAMES'S PLACE

WEALTH MANAGEMENT

Administration Centre PO Box 9034
Chelmsford CM99 2XA Tel: 0800 027 1030

Should you decide to proceed with the transfer we will be sorry, but look forward to hearing from you. If you would like to discuss any aspect of the process, or to discuss your objectives further please contact your St. James's Place Partner at Richard Carney Wealth Management Ltd, or the Administration Centre on 0800 027 1030 and we will be happy to help.

Yours sincerely

Mike Karn
Divisional Director - Client Services

ENC: Transfer Request Form, Transfer Value Information Form

CC: Richard Carney Wealth Management Ltd



ST. JAMES'S PLACE

WEALTH MANAGEMENT

Administration Centre PO Box 9034
Chelmsford CM99 2XA Tel: 0800 027 1030

***St. James's Place
Request to Transfer***

To St. James's Place

I, Amanda Louise Flude hereby request you to pay the sum shown in the schedule below representing the whole sum due on the Plans mentioned therein by a crossed cheque payable as indicated below. I understand any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary / Enhanced Protection applies.

Plan Numbers	Total Sum Payable
32B18P97 32B18M98	£61,829.00

Cheque Payee*/**

*For insured or partially insured schemes, the cheque must be payable to the Insurer

**For non – insured schemes, cheque must be made payable to the
Trustees of the *Company Name* Retirement Benefits Scheme

Address of Cheque Payee

.....

.....

.....

DECLARATION – TO BE COMPLETED IN ALL CASES

Please pay the full proceeds of the above Plans in accordance with the instructions above. Settlement in terms of the instruction given will be full discharge of St. James's Place's liability for the benefits as described in this form.

Signed *Amanda Louise Flude* Date
(Amanda Louise Flude)

The value indicated is based on unit prices on 24 August 2017 and assumes the last regular contribution was paid on 1 August 2017. The actual value will be based on prices on the date following receipt of all the required documentation (claim form and Transfer Value Information form) fully completed at the St. James's Place Administration Centre.



ST. JAMES'S PLACE
Receiving Scheme/Policy Declaration
(TRANSFER VALUE INFORMATION FORM)

Please tick one	<input checked="checked" type="checkbox"/>	
Pension transfer	<input type="checkbox"/>	To be completed by the receiving scheme trustees or administrator

Open market option	<input type="checkbox"/>	To be completed by the annuity provider
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Name of transferring scheme/arrangement:	
Policy/Reference Number:	
Member's Name:	
National Insurance Number:	
Member's date of birth:	
The transferring scheme is a UK Registered Pension Scheme	

Name of receiving scheme and provider:	
Reference(to be used on correspondence and payments):	
HMRC reference number:	
Date of scheme registration:	
If the Scheme has been registered within the last 12 months a copy of your HMRC approval letter must be provided	
Payment details	
Cheque made payable to:	
Address:	
Reference to be included with payment (e.g. client name/policy number):	

PENSION TRANSFER (please do not complete for open market option)	
1. We undertake that the receiving scheme is:	
	Please tick one ✓
A. Registered Defined Benefit Occupational Pension Scheme	<input type="checkbox"/>
B. Registered Defined Contribution Occupational Pension Scheme	<input type="checkbox"/>
C. Individual Personal Pension Scheme	<input type="checkbox"/>
D. (i) Qualifying Recognised Overseas Pension Scheme (QROPS)	<input type="checkbox"/>
D. (ii) Country under the law of which the scheme is established and regulated:	

OPEN MARKET OPTION
We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.
1. We are/are not* able to accept business from a non UK scheme.
Please note that no pension commencement lump sum will be provided on receipt of the member's fund.
Address for correspondence:

DECLARATION	
<input checked="" type="checkbox"/>	Please tick and complete appropriate section
<input type="checkbox"/>	Receiving Scheme Declaration (for pension transfer)
<input type="checkbox"/>	a) We declare that the information given above and overleaf is true and correct. <input type="checkbox"/>
<input type="checkbox"/>	b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HMRC conditions of approval. <input type="checkbox"/>
<input type="checkbox"/>	c) We confirm that the transfer payment will be applied to an arrangement which satisfies the requirements of Sections 169(1D) and (1E) of Finance Act 2004 and SI2006/499 (as amended) <input type="checkbox"/>
<input type="checkbox"/>	d) If a non UK scheme, we: <ul style="list-style-type: none"> - are registered as a QROPS have not been excluded from being a QROPS. - give our authority for HMRC to give information to you about our QROPS status, and; - confirm that the legislation of the country in which our scheme is established allows us to accept a transfer from a UK Approved pension scheme. <input type="checkbox"/>
<input type="checkbox"/>	Annuity Provider's Declaration (for open market option)
<input type="checkbox"/>	Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.
Signature:	
Company name:	
Position:	
Date:	