

Resolution of the Trustees of the R Kirby & Sons Limited SSAS

Date: 17th March 2022

Interpretation

The Trustees confirm that the terms used in this resolution should be interpreted as they are defined in the Rules as adopted by a Trust Deed Adopting Replacement Provisions dated 15th June 2008 and all subsequent amendments for the **R Kirby & Sons Limited SSAS** (the "**Scheme**").

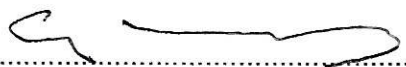
Background

- 1) Graham Kirby (the "**Member**") has indicated that he wishes to crystallise the entirety of his benefits contained within the Scheme, of which he would be entitled to take 25% of the crystallised amount as his PCLS (pension commencement lump sum).
- 2) The Member has also requested that he be able to draw down on the remainder of these crystallised funds in concurrence with his PCLS, and that any sums paid as such be paid gross from the Scheme.
- 3) The Member has confirmed to the Trustees that he will be responsible for the payment of income tax due on any sums taken as drawdown, along with any and all further HMRC liabilities that may arise as a result of such payments.

Resolution

- 1) Having considered the request from the Member to firstly crystallise the entirety of his benefits, then to withdraw the entirety of the newly-crystallised drawdown fund in addition to his PCLS, and having received confirmation from the Member that he will assume full responsibility for the payment of all HMRC taxes and liabilities generated by the receipt of this payment as income, thus absolving the Trustee and all other parties of any liability over said payments, the Trustees hereby resolves to allow the Member to take such sums from his drawdown fund as and when required by the Member as gross income.

Signed by the Trustees of R Kirby & Sons Limited SSAS

A handwritten signature in black ink, appearing to be 'G Kirby', written over a horizontal dotted line.

Graham Kirby
TRUSTEE

A handwritten signature in black ink, appearing to be 'T Kirby', written over a horizontal dotted line.

Thomasine Kirby
TRUSTEE