

Andros Ktorides
14 Sovereign Park
St. Albans
Hertfordshire
AL4 0FJ

Your Account Number: A-864BC341
Bill Reference: 262304524 (28th Nov. 2024)

Your energy account

30th Oct. 2024 - 27th Nov. 2024

On 30th Oct. 2024 your previous balance was £538.56

1. We have charged you

Based on your meter readings. VAT included.

Electricity	27th Oct. 2024 - 26th Nov. 2024	- £67.94
Gas	27th Oct. 2024 - 26th Nov. 2024	- £70.50

2. You have paid

Direct Debit collection - 25th Nov. 2024 + £117.30

On 27th Nov. 2024 your new balance is £517.42

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED DAVID NICKLIN
DATE 29th Nov 2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Your estimated annual cost

£848.82 a year for electricity

£702.25 a year for gas

This is an estimate based on your expected annual energy usage, and your current tariff rates, charges and discounts, including VAT. Actual billings will vary depending on your usage and tariff selection. More information about your current tariff can be found overleaf.

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

For your **electricity** (on meter point 1023518900010)

You're on our cheapest electricity tariff of its kind. You could **save £42.27 a year** by switching to Octopus 12M Fixed. You may need to change how you pay or your meter setup, but contact our team if you'd like to switch.

You may save a few pounds by switching to Smart Pay-As-You-Go. Contact our team to see if this would suit your circumstances.

For your **gas** (on meter point 7447610005)

You're on our cheapest gas tariff of its kind. You could **save £46.17 a year** by switching to Octopus 12M Fixed. It may involve changing how you pay, your meter setup or different terms to your current tariff. Contact our team to find out more.

You may save a few pounds by switching to Smart Pay-As-You-Go. Contact our team to see if this would suit your circumstances.

Emergency numbers

Smell gas? Call **0800 111 999**

Power cut? Call **105** to get help

Your Electricity Distributor is: UK Power Networks (105)

Octopus Energy Limited

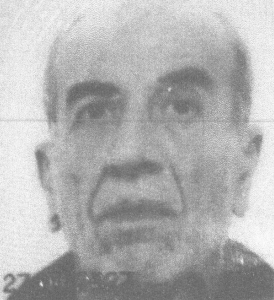
W octopus.energy
E hello@octopus.energy
P 0808 164 1088

Registered Office

UK House, 5th floor, 164-182 Oxford Street,
London, W1D 1NN

Registered in England & Wales No. 09263424
VAT Number: 358672751

UK DRIVING LICENCE



27.04.2027

1. SAVVA
2. MR JOANNIS
3. 28.04.1948 CYPRUS
- 4a. 22.02.2024 4c. DVLA
- 4b. 27.04.2027
5. SAVVA404288J99UJ 19

7.

Savva

8. 60 THE WOODLANDS, LONDON, N14 5RX

9. AM/A/B1/B/BE/f/k/l/n/p/q

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED

DATE

DAVID NICKLIN

29/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

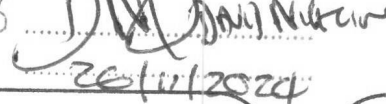
Your Account
41334375**Date 15/03/2024**

Reason for Bill: Annual Bill

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE


26/01/2024John A Savva
60 The Woodlands
London
N14 5RXDavid Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
CA 819330**Property Address Band F**
60 The Woodlands
London
N14 5RX0000/01/0000/11000000/6261104
14975100062659001/001**How your Council Tax bill has been worked out**The yearly Council Tax charge for Band F is £2,806.90. A 5.8% increase on last year.
This is made up ofLondon Borough Of Barnet
Greater London Authority
Adult Social Care*

£1,810.54	A 3.0% increase on last year
£680.91	A 8.6% increase on last year
£315.45	A 2.0% increase on last year

* The council tax attributable to The London Borough of Barnet includes a precept to fund adult social care

Council Tax for Period 01/04/2024 to 31/03/2025

£2,806.90

Total amount due**£2,806.90****Your Council Tax is due in instalments:**

Date Due	Amount	Date Due	Amount
20/04/2024	£277.90	20/10/2024	£281.00
20/05/2024	£281.00	20/11/2024	£281.00
20/06/2024	£281.00	20/12/2024	£281.00
20/07/2024	£281.00	20/01/2025	£281.00
20/08/2024	£281.00		
20/09/2024	£281.00		

Direct Debit Payments
Your payments will be
collected automatically
from your chosen bank/
building society account.Bank Sort Code 51-50-14
Account ****0885
Bank account Name MR J SAVVA

You don't need to do anything else.

Money Worries?**Barnet Financial Calculator**Did you know up to £19 billion pounds in benefits are unclaimed every year across the UK? Use our Financial Calculator to check you're not missing out by visiting barnetcalculator.inbest.ai/ct or by scanning this QR code**Money Adviser Network**Barnet Council has partnered with the Money Adviser Network to provide free, confidential, and independent debt advice to Barnet residents. Visit <https://www.barnet.gov.uk/moneyadvisernetwork> or scan the QR code for more information.

Account Name
MR JOANNIS SAVVA AND
MRS GEORGIA SAVVA

Account No 07010885 Sort Code 51-50-14 Page No 1 of 3



NatWest

00037699/00073543/369

0053398-0002-0

MR & MRS J SAVVA
60 THE WOODLANDS
SOUTHGATE
LONDON
N14 5RX



CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED *[Signature]*

DATE *26/11/2024*

Nicklin
IPFS Cert CII (MP)
Protection Adviser
Stratgen Financial Planning
CA 819330

Select Account

Summary	
Statement Date	27 SEP 2024
Period Covered	29 AUG 2024 to 27 SEP 2024
Previous Balance	£18,318.01
Paid In	£2,512.57
Withdrawn	£1,592.01
New Balance	£19,238.57
BIC	NWBKGB2L
IBAN	GB34NWBK51501407010885

Welcome to your NatWest Statement

Why file and store your statements when we can do it for you? Manage your statements online at www.natwest.com
If you have changed your address, telephone number, email address or occupation, please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
29 AUG 2024	BROUGHT FORWARD			18,318.01
02 SEP	Credit No.000443 600738	1,025.00		19,343.01
	Card Transaction 8469 31AUG24 C THOMPSONS OF CREWS HIL ENFIELD GB		6.49	19,336.52
	Direct Debit MEDIA INSURANCE SE		6.66	19,329.86
	Direct Debit WATERAID		5.00	19,324.86
03 SEP	Card Transaction 8469 02SEP24 C LONDON BOROUGH OF ENFI ENFIELD GB		3.00	19,321.86
	Cheque 001538		250.00	19,071.86
	Direct Debit OCTOPUS ENERGY		97.30	18,974.56
04 SEP	Card Transaction 8469 03SEP24 WWW.HARINGE Y.GOV.UK LONDON GB		69.28	18,905.28
05 SEP	Card Transaction 8469 04SEP24 C B & Q 1067 LONDON GB		49.25	18,856.03
	Cheque 001539		200.00	18,656.03
09 SEP	Automated Credit YZ386411A DWP SP	891.20		19,547.23
	Credit No.000444 605114	555.69		20,102.92
	Card Transaction 8469 06SEP24 WWW.MAILSUB SCRIPTIONS. 01 GB		28.40	20,074.52
	Card Transaction 8469 06SEP24 C BOOTS,SOUTHGATE SOUTHGATE GB		64.00	20,010.52
	Card Transaction 8469 07SEP24 C ASDA STORES LONDON GB		16.00	19,994.52
	Card Transaction 8469 07SEP24 C COCKFOSTERS DENTAL PRA BARNET GB		18.00	19,976.52
	Card Transaction 8469 07SEP24 BP COCKFOSTERS SF ENFIELD GB		65.02	19,911.50
11 SEP	No Dividend C/foil BT GROUP PLC	40.68		19,952.18
	Card Transaction 8469 10SEP24 C SUMUP *HOMECRAFT LONDON GB		7.00	19,945.18
16 SEP	Direct Debit EE LIMITED		13.48	19,931.70
20 SEP	Card Transaction 8469 19SEP24 C SUMUP **O PLATONAS GRE LONDON GB		55.30	19,876.40
	Direct Debit LB OF BARNET		281.00	19,595.40
23 SEP	Card Transaction 8469 20SEP24 HYUNDAI 7795821620 GB		219.18	19,376.22
	Card Transaction 8469 22SEP24 HEALTHSPAN LTD GUERNSEY GB		58.47	19,317.75

CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

•THERE ARE NO OFFICIAL OBSERVATIONS•



P<GBRSAVVA<<MARIA<ANDREA<<<<<<<<<<<<<<<<<<<<<<<<<<<<
1483277479GBR7310205F3406131<<<<<<<<<<<<<<<<04

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Ms Maria Savva
13 Old Farm Avenue
London
N14 5QR

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT
SIGNED *David Nicklin*
DATE *26/11/2024*

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Bill reference: 41724058 (8 October 2024)
Account number: A-91D11B48

E

Your energy bill

Here's a quick overview of your energy charges, credits, payments and refunds.

Balance on your last bill £37.65 debit

Charges

Gas	2 Sept. 2024 - 30 Sept. 2024	£36.12
Gas	1 Oct. 2024 - 3 Oct. 2024	£5.39

Your new balance £79.16 debit

As you have no Direct Debit in place, your balance is due for payment in 14 days.

Your estimated annual cost

Based on your latest energy use, balance and tariff prices, your estimated energy costs for the year are:

£506.55 a year for electricity
£843.86 a year for gas

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

For your **electricity** (on meter point 1013059404143)

You could **save £36.48 a year** by switching to Standard Variable and paying by Direct Debit. Alternatively, you could **save £61.50 a year** by switching to Ensure Tracker Nov25. You may need to change how you pay or your meter setup, but contact our team if you'd like to switch.

For your **gas** (on meter point 3058278400)

You could **save £53.31 a year** by switching to Standard Variable and paying by Direct Debit. Alternatively, you could **save £81.53 a year** by switching to Essentials Fixed 1Yr Oct25v5. You may need to change how you pay or your meter setup, but contact our team if you'd like to switch.

Emergency numbers

Smell gas
Call **0800 111 999** (24hrs)

Power cut?
Call **105** to get help

Your Electricity Distributor is: **UK Power Networks**
(0800 316 3105)

UK

DRIVING LICENCE



MAY26

1. SAVVA

2. MRS GEORGIA

3. 25.05.1953 CYPRUS

4a. 27.05.2023 4c. DVLA

4b. 24.05.2026

5. SAVVA555253G99RK 42

7.

8. 60 THE WOODLANDS, LONDON, N14 5RX

9. AM/A/B1/B/BE/f/k/l/n/p/q

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED 
DATE 26/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Collection Adviser
Stratagem Financial Planning
FCA 819330



18/10/2024, 19:51
Email - Joanna Circe - Outlook
<https://outlook.live.com/mail/0/inbox/id/AQMkADAwATEwExAGJjOC0zMwE2LWQxZGIIMDACTAwCgBGAAADw9f8OBv6DKQQ7m7Y6las2gcA3O1...> 1/1

33006_3024465010<40429>_S20213-PK20213/1L 36900

Mrs G Savva
60 The Woodlands
London
N14 5RX



1



CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE

David Nicklin
22/7/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

TV LICENSING

tvlicensing.co.uk

22 July 2024

TV Licence number
0892993416

You're fully licensed.
Now it's time to go paperless.

Dear Mrs Savva,

Thank you for your payment of **£169.50**. Your TV Licence lets you enjoy a huge range of TV. It covers you for all TV channels, pay TV services like Sky, and live TV on streaming services like Amazon Prime Video. As well as everything on BBC iPlayer. On any device. That's it for now, you don't need to do anything else.

Why not join the 13.4m people who've chosen to go paperless?

It's quick and easy to activate your online licence and you'll get your next licence by email. We've included details, below.

Just follow these simple steps.

- 1 Scan the QR Code opposite and tap our web link.
- 2 Enter your postcode to sign in securely.
- 3 Add your email address. Tap 'confirm all changes' and that's it, **you're done**.

Once you activate this, we'll email you every year with the details you need to stay licensed.

Yours sincerely,

Jackie Garswood

Jackie Garswood, Customer Service Manager

Your TV Licence

Licensed address

Mrs G Savva
60 The Woodlands
London
N14 5RX

TV Licence number
Payment method
Licence type
Valid until
Licence fee

0892993416
Paid in full
Colour
31 July 2025
£169.50

Scan here



Unable to use the QR Code?
Just visit tvl.co.uk/paperless

Sign in to tvl.co.uk/myupdate to view your licence or make any updates.
For full terms and conditions of the TV Licence, please turn over.
Your licence is issued by TV Licensing on behalf of the BBC.

TV LICENSING

THIS PAGE IS RESERVED FOR OFFICIAL OBSERVATIONS
CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

⑥THERE ARE NO OFFICIAL OBSERVATIONS⑥

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED [Signature]

DATE 26/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



Holder's signature/Signature du titulaire (10)

UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND
PASSPORT Type/Type Code/Code

PASSPORT
PASSEPORT

Type/Type
P

Code/Code
GBR

Passport No./Passeport No.
134527880

Surname/Nom (1)
SAVVA

Given names/Prénoms (2)
JOANNA

Nationality/Nationalité (3)
BRITISH CITIZEN

Date of birth/Date de naissance (4)
16 APR /AVR 78

Sex/Sexe (5) F Place of birth/Lieu de naissance (6) LONDON

Date of issue/Date de délivrance (7) Authority/Autorité (8)
25 FEB /FEV 23 HMPD

Date of expiry/Date d'expiration (9)
25 FEB / FEV 33

Authority/Autorité (8)
HMPO

16/04/78

[illegible]

N1: JK 64 07 62 C



Bill date
09 Oct 2024

Account number
128674255

Bill reference
V02275108975

Page
1 of 3

MISS JOANNA SAVVA
60 THE WOODLANDS
LONDON
N14 5RX

HELLO JOANNA

Here's your bill for October. If you haven't already activated your Dark Web Monitoring or Cyber Security, please visit ee.co.uk/scamguard

Your last bill:
£17.00

✓ You paid in full
Thanks for paying
by Direct Debit

This bill:

£17.00

We'll take this on
or after 17 Oct

Your recent bills:

Oct	£17.00
Sep	£17.00
Aug	£13.28

£17.00
Monthly charges

› Includes all monthly charges and any recurring add ons

see more details of this on page 3

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE

20/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

BT & EE ARE COMING TOGETHER TO GIVE YOU MORE

We're bringing EE and BT together to create the UK's no.1 broadband and mobile provider, and to bring you unrivalled connectivity in and out of the home.

The best of both

EE Broadband gives you everything you already expect from BT - engineering, expertise, security, and reliability. But you'll also get the innovation and award-winning customer service of EE, the UK's best mobile network 21 times in a row.

Find out more at ee.co.uk/bt

YOU'RE IN CONTROL WITH MY EE

My EE is the smart way to keep an eye on your account, you can:

- swap your benefits (if you're on a smart plan)
- manage your Airtime Rewards
- check remaining data and buy more
- gift any spare data to those on your account
- check your calls with itemised billing.

Download or log in at ee.co.uk/myee



- [Home](#)
- [Contact us](#)
- [Help](#)
- [Sign out](#)

User Name: (00023193)
PSTR 00684786RP

Pension Schemes - View Current Scheme Details

Your HMRC Services

- Pension Schemes
 - >[Welcome](#)
 - >[View messages](#)
 - >[View all Pension Schemes](#)
 - >[Advanced Scheme Search](#)
 - >[Registered Pension Schemes Manual](#)
- Registration
 - >[View Certificate](#)
 - >[View Registration Details](#)
- Scheme Administration
 - >[View Current Scheme Details](#)
 - >[Amend Scheme Details](#)
 - >[Practitioner Management](#)
 - >[View Submission Receipts](#)
- Pension Service Notices for Scheme
 - >[View Notices](#)
- Reporting
 - >[Event Report](#)
 - >[Accounting for Tax](#)
 - >[Pension Scheme Return](#)
- Quick Links
 - >[The Pensions Regulator](#)
 - >[VAT](#)
 - >[Your Online Services](#)
 - >[Make a Payment](#)
- - >[Sign out](#)

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT
SIGNED David Nicklin
DATE 29/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

[Print >](#)

[Return to Pension Scheme Summary >](#)

Current scheme details	
Pension Scheme Name	Reflexoak Limited Executive Pension Scheme
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	10 May 2007
Name of Scheme Administrator who registered the scheme	Reflexoak Limited
Scheme status	Open

Online Banking transaction report

REGISTERED SCHEME ADMIN LTD - SSAS
VENTURE WALES, PENTREBACH
CF48 4DR

Account Name:	REFLEXOAK LIMITED EXECUTIVE PEN SCH	Date searched from:	08 Oct 24
Account Number:	48857280	Date searched to:	15 Oct 24
Sort Code:	23-05-80	Date/Time of report:	15 Oct 2024 15:32
Account Type:	BCA		
Account Currency Code:	GBP		

Date	Value Date	Description	Money Out	Money In	Balance
08 Oct 24	08 Oct 24	Inward Payment BISMILLAH GROUP HE FT24282Q7LK7 17QUEENSWAY HP11LS		1,681.55	138,622.45

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED DAVID NICKLIN

DATE 29/11/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
ICA 819330

Dated 21/6/2012

Trust Deed

adopting replacement provisions governing the
Reflexoak Limited Executive Pension Scheme

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT
SIGNED DAVID NICKLIN
DATE 21/07/2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Parties

Reflexoak Limited (02159080) whose registered office is situate at AC Photi & Co, East House, 109 South Worpole Way, London, SW14 8TN (in this deed called the Principal Employer)

John Savva and Andros Ktorides of c/o Reflexoak Limited, AC Photi & Co, East House, 109 South Worpole Way, London, SW14 8TN (in this deed called the 'Trustees')

Recitals

Reflexoak Limited Executive Pension Scheme (in this deed called the 'Scheme') is a pension scheme which is currently governed by definitive trust deed and rules dated 18 April 2007 and all supplemental deeds (in this deed called the 'Existing Provisions').

It is intended to replace the Existing Provisions in their entirety.

The power of alteration and amendment is set out in 3.1 of the Existing Provisions.

Operative provisions

Each Trustee who is a member by his execution of this deed gives his consent as a member to any and all modifications made by this deed, and confirms that he has had a reasonable opportunity to make representations to the other Trustees about the modifications, and that he is aware that the consent requirements apply in his case in respect of the modifications. Words given a specific meaning for the purposes of section 67 of the Pensions Act 1995 shall have the same meaning in this clause.

Pursuant to clause 3.1 of the Existing Provisions, those Existing Provisions shall cease to have effect and the Scheme shall be governed by the attached Rules with effect from the date of this deed:

PROVIDED THAT:

3.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer with the consent of all the Trustees.


3.2 the power in Rule 4.1 (Trustees Appointment and Removal) may be exercised by the Principal Employer with the consent of all the Trustees.

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
REFLEXOAK LIMITED
acting by

Director Signature:
Name :


JOHN SAVVA

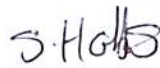
Director/
Secretary Signature:
Name :


ANDROS KTORIDES

SIGNED as a deed, and delivered when dated, by
JOHN SAVVA in the presence of:

 (signature)


Witness

Signature: 

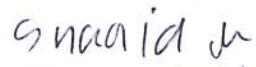
Name : Suzanne Hobbs

Address : 35 Long Chaulden, Hemel Hempstead,
Herts, HP1 2HT.

SIGNED as a deed, and delivered when dated, by
ANDROS KTORIDES in the presence of:

 (signature)

Witness

Signature: 

Name : SHAHID MAHMOOD

Address : 17^A QUEENSWAY, HEMEL HAMPSTEAD
HP1 1LS

Dated 18 April 2007

REFLEXOAK LIMITED EXECUTIVE PENSION SCHEME (the 'Scheme'): Appointment of Administrator and Practitioner

Parties

1. JOHN SAVVA and ANDROS KTORIDES ("The Trustees")
2. PENSION PRACTITIONER.COM LTD ("the Pension Practitioner")
3. REFLEXOAK LIMITED ("The Administrator")

Introduction

- (A) the General Trustees are the present trustees of the Scheme (the 'Trustees').
- (B) All of the General Trustees are resident in the United Kingdom.

Operative Provisions

- 1 In accordance with section 611AA of the Income & Corporation Taxes Act 1988 the Trustees appoint the Administrator to be the administrator of the scheme for the purposes of (and to be responsible for the discharge of all duties relating to the Scheme which are imposed on the administrator under) Chapter I of Part XIV of that Act.
- 2 The Administrator accepts such appointment for the purposes of Part 4 of the Finance Act 2004.
- 3 The General Trustees, and the Administrator (in acting in their capacities), appoint the Pension Practitioner as their agent and to act as practitioner on their behalf, in connection with any matters within the responsibility of HMRC and to view information held on the HMRC Pension Scheme Service in relation to the Scheme, and to do any other thing whatsoever in connection with or incidental to:
 - 3.1 (in respect of any period up to and including 5th April 2006) the discharge of all duties relating to the Scheme which are imposed on them as administrator and/or maintenance of the approval of the Scheme under Chapter I of Part XIV of the Income & Corporation Taxes Act 1988;
 - 3.2 (in respect of any period from and including 6th April 2006) the discharge of all duties relating to the Scheme which are imposed on the scheme administrator and/or the maintenance of the registered status of the Scheme under Part 4 of the Finance Act 2004.
- 4 The provisions of this appointment have effect on and from its date.


CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED DAVID NICKLIN
DATE 29/11/2007

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

SIGNED as a deed, and delivered when dated,
by **PENSION PRACTITIONER.COM**
LIMITED acting by

Director


Signature: 

Name : JOHN SAVVA



Gavin McCloskey.

Director/
Secretary

Signature: 

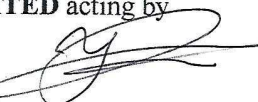
Name : ANDROS KTORIDES



Miriam AZIZI

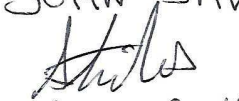
SIGNED as a deed, and delivered when dated,
by **REFLEXOAK LIMITED** acting by

Director

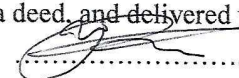
Signature: 

Name : JOHN SAVVA

Director/
Secretary

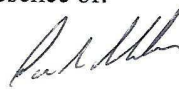
Signature: 

Name : ANDROS KTORIDES

SIGNED as a deed, and delivered when dated,
by
(signature) 

JOHN SAVVA in the presence of:

Witness

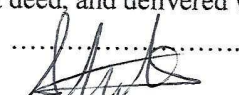
Signature: 

Name : Gavin McCloskey

Address : 39 Hudson St


Bicester

OX26 2ET

SIGNED as a deed, and delivered when dated,
by
(signature) 

ANDROS KTORIDES in the presence of:

Witness

Signature: 

Name : Gavin McCloskey

Address : 39 Hudson St

Bicester

OX26 2ET.

Date of Deed:

Deed of Appointment of Trustee
Reflexoak Limited Executive Pension Scheme

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED DAVID NICKLIN
DATE 29 Jul 2024

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Parties

- 1 **Reflexoak Limited** (Company No. 02159080) whose registered office is situated at 2nd Floor Nucleus House, 2 Lower Mortlake Road, Richmond, United Kingdom, TW9 2JA (In this deed called the "Principal Employer")
- 2 **Joannis Savva** of 60 The Woodlands, London. N14 5RX and **Andros Kleanthis Ktorides** of 14 Sovereign Park, St Albans, Hertfordshire. AL4 0FJ (in this deed called the 'Continuing Trustees')
- 3 **Georgia Savva** and **Joanna Savva** both of 60 The Woodlands, London. N14 5RX, **Maria Andrea Savva** of 13 Old Farm Avenue, London. N14 5QR (in this deed called the 'New Trustee')

Recitals

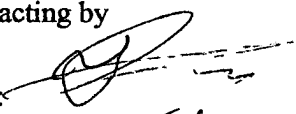
- (A) **Reflexoak Limited Executive Pension Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and rules dated 18 April 2017 (in this Deed called the 'Existing Provisions') and all subsequent amending documentation.
- (B) The Continuing Trustees are the present trustees of the Scheme.
- (C) It is intended that the New Trustees be appointed as trustees of the Scheme


Operative provisions

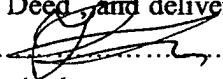
- 1 Pursuant to Rule 4.1 of the Existing Provisions the Principal Employer appoints the New Trustee to the Scheme, the New Trustee consents to their appointment.
- 2 The parties agree to take all reasonable steps to vest in the Continuing Trustee and the New Trustee the trusts of the Scheme and all of 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.

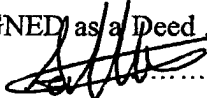
SIGNED as a deed, and delivered when dated,
by **Reflexoak Limited** acting by

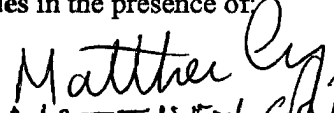
Director Signature: 
Name : JOANNIS SAVVA

Witness Signature: 
Name : MATTHEW GRAY
Address : 62 THE WOODLANDS,
LONDON,
N14 5RX

SIGNED as a Deed, and delivered when dated,
by  (signature)
Joannis Savva in the presence of:

Witness Signature: 
Name : MATTHEW GRAY
Address : ~~62 THE WOODLANDS,~~
LONDON,
N14 5RX

SIGNED as a Deed, and delivered when dated,
by  (signature)
Andros Kleanthis Ktorides in the presence of:

Witness Signature: 
Name : MATTHEW GRAY
Address : 62 THE WOODLANDS,
LONDON,
N14 5RX

SIGNED as a Deed , and delivered when dated,
by G. Savva (signature)
Georgia Savva in the presence of:

Witness Signature: [Signature]
Name : ANDROS KTORIDOS
Address : 14, SOVEREIGN PARK
 ST. ALBANS
 AL4 OF 5

SIGNED as a Deed , and delivered when dated,
by [Signature] (signature)
Joanna Savva in the presence of:

Witness Signature: [Signature]
Name : ANDROS KTORIDES
Address : 14, SOVEREIGN PARK
 ST ALBANS
 AL4 OF 5

SIGNED as a Deed , and delivered when dated,
by [Signature] (signature)
Maria Andrea Savva in the presence of:

Witness Signature: [Signature]
Name : ANDROS KTORIDES
Address : 14, SOVEREIGN PARK
 ST. ALBANS
 AL4 OF 5

Nomination of beneficiary form

Scheme Name: **Reflexoak Limited Executive Pension Scheme** (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Joannis Savva

Date of birth: 28-Apr-1948

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: GEORGIA SAVVA Address: 60 THE WOODLANDS, LONDON, N14 5RX Proportion % 50%	Name: JOANNA SAVVA Address: 60 THE WOODLANDS, LONDON, N14 5RX Proportion % 25%
Name: Address: Proportion %	Name: MARIA ANDREA SAVVA Address: 13 OLD FARM AVENUE, LONDON, N14 5QR Proportion % 25%

Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member:



Date:

Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.