



Consilium
Asset Management

Mr Brad Davis
Pension Practitioner.Com
Daws House
33-35 Daws Lane
London
NW7 4SD

25th January 2017

Dear Brad,

RE : Boyd & Lloyd Pension Scheme

I am pleased to enclose the SSAS Takeover Questionnaire for your attention.

Yours sincerely

Catherine Davis

Property Purchase via a SSAS

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

The purpose of this fact sheet is to provide you with a guide to the process and administration requirements on property transactions via a SSAS administered by Pension Practitioner .Com

With the exception of residential property, most types of property can be acquired by a SSAS and transferred to or from another pension company. A SSAS can sell its property or take a share of a property either held by the members, a connected person or the business sponsoring the scheme.

Owners of the property

The members of the pension scheme are also the trustees. They are the legal owners and beneficiaries of property. Pension Practitioner .Com is not a party or co-owner of any property.

Arms-length terms

Where a property is acquired and transacted with a business associated to the scheme, or a connected party – such as a scheme member we require that the transaction is undertaken on arms-length terms. A current market valuation by a qualified surveyor is required and where the property is used by a connected party, it must be subject to current market terms. No such requirement applies to transactions with unconnected parties – an example of this is property acquired at auction.

Nominated solicitor

The trustees can choose to nominate their own solicitor for the transaction; we have an arrangement with a solicitor who provides a conveyance service on preferential terms and has experience in handling transactions for pension schemes. We receive no commission from the referral.

Property management

The trustees can nominate their own property manager; this can be a delegated person in the scheme or an external individual or firm. The trustees need to satisfy themselves of the required competency of that individual or firm.

Our role

Our role is to undertake all returns and administrative functions with HMRC and the Regulator necessary for the compliance of their requirements of scheme tax exemption and regulation. The trustees are entitled to seek our guidance that HMRC requirements are adhered to on property transactions.

Our costs

There is no cost made by us where trustees wish to purchase, lease and sell properties through the pension scheme.

We make no charges on any assets (including property) acquired or disposed of by a scheme. This also extends to scheme borrowings such as mortgages. In addition, we make no "sundry" charges as per below:

- Annual property administration charge: Nil
- Annual mortgage charge: Nil

- Fund valuation: Nil
- Property development/refurbishment: Nil

Direct access

We will give you direct access to the lending division of Lloyds TSB, Barclays Bank, NatWest/RBS, and HSBC for negotiation of your property purchase.

We have preferred conveyancing rates with some of the UK's leading property lawyers.

Property management service

We provide a property management service that deals with all aspects of the process of property purchase/transfer through your SSAS and takes the hassle off you. Please ask us for further details.

Borrowings

A SSAS can borrow on commercial terms to acquire property. The maximum amount held by the SSAS is 50% of the net asset value of the scheme, any borrowings above this must be held outside the trust.

Restriction on property investment

Taxable property, such as residential property, timeshares and holiday lets are not permitted investments. The scheme can purchase land in the UK or overseas and in certain circumstances hotels and hotel rooms. In addition, nursing homes, student accommodation, shops and land are acceptable. For a detailed list please call freephone 0800 634 4862.

Off-plan "residential" investments

Off-plan residential property investment can be transacted via Pension Practitioner .Com. However the land must not have been previously used for residential purposes and the property must be disposed of prior to the property being fit for purpose in a certain manner. Due to the complexity of this transaction, specialist advice must be sought.

Who decides what covenants and restrictions are appropriate for the transaction

The scheme trustees.

Building Insurance

The insurance provider and terms of insurance is agreed and arranged by the trustees.

Additional Information

Property purchase via a SSAS gives the trustees complete control over all aspects of the property process, from legal ownership to day to day property dealings.

We also offer in conjunction with our partners a taxation service; this will involve guidance on mitigation of corporation and personal tax liability on transfers involving property. An example of this is in-specie contribution of property owned by an individual to a pension scheme.

For more information call email us at info@pensionpractitioner.com. Alternatively, call us on 0800 634 4862.

SSAS Takeover questionnaire

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Name of Scheme **BOYD & LLOYD PENSION SCHEME.**

Name of Company/
Employer creating the Scheme **ORIGIN (BRISTOL) LTD**

Serving Address for
Pension Correspondence **MR D LLOYD**

BRINKWOOD

HEDGE MEAD CLOSE

STAPLETON, BRISTOL, BS16 1ER.

Telephone Number **0117 9165615**

Contact Name **MR DARREN LLOYD**

Email Address **DARREN.LLOYD@CLIFTONRUGBY.CO.UK**

HMRC and The Pensions Regulator

HMRC Pension Scheme
Tax Reference (PSTR) **00323109 RM**

Government Gateway User ID **TBA.**

Password

The Pensions Regulator
Scheme Reference (PSR) **10193105**

Scheme Key

Accountant Details

Name of the Company **BESPOKE TAX ACCOUNTANTS**

Contact Name **NEIL DENNISS**

Telephone Number **01242 505970**

Email Address **INFO@BESPOKETAX.COM**

Address **DELTA PLACE, 27 BATH ROAD,
CHELTENHAM, GLOS GL53 7TH.**

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Financial Advisor Details

Name of the Company CONSILIUM ASSET MANAGEMENT LTD
 Contact Name GRAHAM BOND
 Telephone Number 01454 321511
 Email Address GBB@CONSILIUM-IFA.CO.UK.
 Address VA-RE HOUSE, HATTERS LANE
CHIPPING SODBURY, SOUTH GLOS
BS37 6AA.

Current Administrator / Professional Trustee Details (outgoing trustee)

Name of the Company CURTIS BANKS
 Contact Name STEVE GARDNER
 Telephone Number 0117 9107919
 Email Address STEVE.GARDNER@CURTISBANKS.CO.UK.
 Address GROUND FLOOR, 3 TEMPLE QUAY,
TEMPLE BACK EAST, BRISTOL, BS1 6DZ.

Continuing Trustees

Trustee 1 Title (Mr, Miss, Mrs) ~~Mrs~~ Forename(s) DARREN
 Surname LLOID Date of Birth 30/8/69
 Proposed Retirement Date 65 National Insurance Number NS2460SSC
 Home Address BRINKWOOD, HEDGEHEAD CLOSE
STAPLETON BRISTOL BS16 1ER.

Is this Trustee also a Member?

☒ Yes ☐ No

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Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Trustee 2 Title (Mr, Miss, Mrs) ~~Mr~~ ~~Mrs~~

Forename(s) ROBERT

Surname BOYD

Date of Birth 26/3/69

Proposed Retirement Date 65

National Insurance Number NR906090D

Home Address FLAT 2, 20 COLLEGE STREET
BURNHAM ON SEA, SOMERSET, TA8 1AS

Is this Trustee also a Member?

☒ Yes ☐ No

Trustee 3 Title (Mr, Miss, Mrs)

Forename(s)

Surname

Date of Birth

Proposed Retirement Date

National Insurance Number

Home Address

Is this Trustee also a Member?

☐ Yes ☐ No

Trustee 4 Title (Mr, Miss, Mrs)

Forename(s)

Surname

Date of Birth

Proposed Retirement Date

National Insurance Number

Home Address

Is this Trustee also a Member?

☐ Yes ☐ No

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Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com

Trustee 5 Title (Mr, Miss, Mrs)

Forename(s)

Surname

Date of Birth

Proposed Retirement Date

National Insurance Number

Home Address

Is this Trustee also a Member?

☐ Yes ☐ No

Trustee 6 Title (Mr, Miss, Mrs)

Forename(s)

Surname

Date of Birth

Proposed Retirement Date

National Insurance Number

Home Address

Is this Trustee also a Member?

☐ Yes ☐ No

When returning this form we require the following:

- A copy of the original Trust Deed and Rules and all subsequent amendment Deeds.
- Most recent scheme accounts

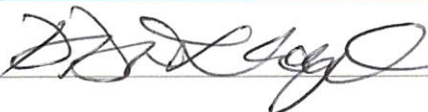
Please return this form to:

info@pensionpractitioner.com

Alternatively, post this form to:

Pension Practitioner .Com
Daws House
33-35 Daws Lane
London
NW7 4SD

Signed



Name

MR D LLOYD

Date

25/1/17

Signed

Name

Date