

wealthmasters

FINANCIAL MANAGEMENT LTD

Working Together Building and Preserving Wealth

Tuesday, 05 February 2019

PRIVATE & CONFIDENTIAL

Mr R Thomas as Trustees of The
SMART Family Executive Pension St
Crispin
8 Eastgate
COWBRIDGE
CF71 7DG

RE The Smart Family Investment Company Executive Pension

Dear Mr & Mrs Thomas

Please accept this letter as written confirmation that Mr Rhodri Thomas has received Independent Financial Advice from myself to transfer his pension fund into the above company scheme. Mr Thomas intends to adopt the following investment stance with the scheme funds:-

| Proposed Scheme Investments | Amount Invested | Projected Value at end of Year |
|-------------------------------------|-----------------|--------------------------------|
| Scheme Loanback | £60,000 | £63,000 |
| Cater Allen Reserve Deposit Account | £20,000 | £20,200 |
| 3rd Party Loan | £60,000 | £64,200 |
| Transact Gen Investment Acct | £20,000 | £21,000 |

If I can be of any further assistance please do not hesitate to contact me.

Yours sincerely



Adrian Shakespeare Dip PFS, Cert's CII (MP & ER)
Principal Consultant

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Barnsley
S70 2BP

Surrey Office:

11 Wharf Street
Godalming
Surrey
GU7 1NN

APPENDIX

Cater Allen Contact

Cater Allen Private Bank
Santander House
9 Nelson Street
Bradford
BD1 5AN

0800 092 5500

Sponsoring Employer For Scheme Loanback

The SMART Family Investment Company Ltd
St Crispin
8 Eastgate
COWBRIDGE
CF71 7DG

01446 772815

Transact Contact

Integrated Financial Arrangements Ltd
29 Clement's Lane,
London
EC4N 7AE

020 7608 4900

3rd Party Loan Contact Proposal

Heritage Hotel Porthcawl Limited
16 Bridge Street,
Kenfig Hill,
Bridgend,
United Kingdom,
CF33 6DD.

| | |
|---------------|-------------------|
| Proposed Rate | 7% per annum |
| Full Terms | TBA on Completion |