

**DATE 31ST MAY 2022**

**(1) JVAM LIMITED**

**and**

**(2) JAMES MARK WHITTINGHAM**

**AND**

**VICTORIA ANNE WHITTINGHAM**

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**DEED OF AMENDMENT**  
**relating to the WHITTINGHAM SSAS**

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**THIS DEED OF AMENDMENT** is made on 31st May 2022

**BETWEEN**

- (1) **JVAM LIMITED** (Company No. 08304065) whose registered office is at 20 Park Avenue South Harpenden AL5 2EA (the **Principal Employer**); and
- (2) **JAMES MARK WHITTINGHAM** and **VICTORIA ANNE WHITTINGHAM** of 20 Park Avenue South Harpenden AL5 2EA (the **Trustees**).

**BACKGROUND**

- (A) This deed is supplemental to the deed and rules dated 14th October 2020 (the **Rules**) as amended from time to time, made between the Principal Employer (1) and the then trustees (2) by which the **WHITTINGHAM SSAS** (the **Scheme**) is currently governed.
- (B) The Principal Employer and the Trustees are respectively the present principal employer and the present trustees of the Scheme.
- (C) By Rule 21.1 of the Rules, the Principal Employer may at any time and from time to time by deed alter, add to or cancel any of the provisions of the Scheme with immediate, future or retrospective effect and subject only to compliance with section 67-67I of the Pensions Act 1995.
- (D) The Principal Employer wishes to amend the provisions of the Rules as follows.
- (E) The Trustees have satisfied themselves that for the purposes of sections 67 – 67I of the Pensions Act 1995 this deed does not involve a protected modification or a detrimental modification in respect of any member of the Scheme, nor does the deed involve a '**listed change**' for the purposes of sections 259 – 261 of the Pensions Act 2004.

## OPERATIVE PROVISIONS

1. The Principal Employer in exercise of the power conferred upon it by Rule 21.1 of the Rules hereby amends the provisions of the Rules with effect on and from the date of this deed in the way set out in the schedule to this deed.
2. The Trustees acknowledge the amendments to the provisions of the Rules as set out in the schedule to this deed.
3. This deed may be executed in any number of counterparts which shall together constitute one deed.

## SCHEDULE

1. By deleting Rule 56.1 in its entirety and replacing it with the following:

“56.1. The Trustees shall award an immediate pension to a Member who retires if the Ill-Health Condition is proved to the satisfaction of the Trustees or who retires in normal health at or after Normal Minimum Pension Age. The Member shall be entitled to receive such benefits as can be made available subject to the provisions of Rules 93 - 103.”
2. By deleting the definition of “Normal Minimum Pension Age” in the Interpretation section of the Rules in its entirety and replacing it with the following:

“**Normal Minimum Pension Age**” means, before 6 April 2028, age 55 and, on or after 6 April 2028, age 57.”

IN WITNESS whereof the parties hereto have executed this instrument as a deed on the date first before written.

EXECUTED as a DEED by )

JVAM LIMITED )

acting by: )

Director

J. W. O.

James Whittingham

Director/Secretary

James Whittingham

SIGNED as a DEED by )

JAMES MARK WHITTINGHAM )

in the presence of: )

J. W. O.

WITNESS:

Name:

ANTHONY MARVEL

Signature:

Anthony Marvel

Address:

35 DUNCAN DRIVE

RUGBY

CV22 7RS

Occupation:

RETIRED

SIGNED as a DEED by )

VICTORIA ANNE WHITTINGHAM )

in the presence of: )

vee

WITNESS:

Name:

ANTHONY MARVEL

Signature:

Anthony Marvel

Address:

35 DUNCAN DRIVE

RUGBY

CV22 7RS

Occupation:

RETIRED