

Dated: 17 February 2023

**Trust Deed**

Adopting Replacement Provisions governing the  
**Reflexoak Limited Executive Pension Scheme**

This Deed is dated 17 February 2023

## **Parties**

1. **Reflexoak Limited** (Company No 02159080) whose registered office is situate at 2<sup>nd</sup> Floor Nucleus House, 2 Lower Mortlake Road, Richmond, United Kingdom, TW9 2JA (in this Deed called the '**Principal Employer**'); and
2. The **Trustees of the Reflexoak Limited Executive Pension Scheme** being **Joannis Savva**, **Georgia Savva** and **Joanna Savva**, all of 60 The Woodlands, London, N14 5RX, **Andros Kleanthis Ktorides** of 14 Sovereign Park, St Albans, Hertfordshire, AL4 0FJ and **Maria Andrea Savva** of 13 Old Farm Avenue, London, N14 5QR (all together in this Deed called the '**Trustees**').

## **BACKGROUND**

- (A) **Reflexoak Limited Executive Pension Scheme** (in this Deed called the '**Scheme**') is a pension scheme which was established and is currently governed by a Definitive Trust Deed and Rules dated 18<sup>th</sup> April 2007 and all subsequent amending deeds and documentation (in this Deed called the '**Existing Provisions**').
- (B) The Principal Employer is the present principal sponsoring employer to the Scheme.
- (C) The Trustees are the present member trustees to the Scheme.
- (D) The Principal Employer is desirous to update the Rules of the Scheme under the powers vested in them by the Existing Provisions. Any such alteration amendment or addition may have retrospective effect provided that the rights of any Member or any other person entitled to benefits are not adversely affected in relation to contributions already paid and that the status of the Scheme as a Registered Scheme under Part 4 of the Finance Act 2004 is not prejudiced. The Trustees consent to this amendment.
- (E) The amendments are not detrimental modifications under section 67 of the PA 1995.

## **OPERATIVE PART**

1. Interpretation

The following definitions and rules of interpretation apply in this deed.

- 1.1 Definitions:

**Deed and Rules:** a Definitive Trust Deed and Rules dated 18<sup>th</sup> April 2007 and all subsequent amending deeds

**PA 1995:** Pensions Act 1995.

**FA 2004:** Finance Act 2004

**Scheme:** Reflexoak Limited Executive Pension Scheme

- 1.2 Clause, Schedule and paragraph headings shall not affect the interpretation of this deed.
- 1.3 A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality) [and that person's personal representatives, successors and permitted assigns].
- 1.4 Unless the context otherwise requires, words in the singular shall include the plural and in the plural shall include the singular.
- 1.5 Unless the context otherwise requires, a reference to one gender shall include a reference to the other genders.
- 1.6 A reference to any party shall include that party's personal representatives, successors and permitted assigns.
- 1.7 A reference to a statute or statutory provision is a reference to it as it is in force as at the date of this deed.
- 1.8 A reference to a statute or statutory provision shall include all subordinate legislation made under that statute or statutory provision.
- 1.9 A reference to **writing** or **written** includes fax.
- 1.10 Any obligation on a party not to do something includes an obligation not to allow that thing to be done.

- 1.11 References to a document in **agreed form** are to that document in the form agreed by the parties and initialled by or on their behalf for identification.
- 1.12 Any reference to an English legal term for any action, remedy, method of judicial proceeding, legal document, legal status, court, official or any legal concept or thing shall, in respect of any jurisdiction other than England, be deemed to include a reference to that which most nearly approximates to the English legal term in that jurisdiction.
- 1.13 References to clauses and Schedules are to the clauses and Schedules of this deed.
- 1.14 Any words following the terms **including, include, in particular, for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

## 2. Amendment

- 2.1 Pursuant to the powers vested by the Existing Provisions, the Principal Employer may exercise the power to amend the Scheme Rules, those Existing Rules shall cease to have effect and the Scheme shall be governed by the attached Rules with effect from the date of this Deed.
- 2.2 The Trustees consent to this amendment.

## 3. Governing law

This deed and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

## 4. Jurisdiction

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this deed or its subject matter or formation (including non contractual disputes or claims).

## 5. Signing

Electronic signatures adopted in accordance with Electronic Signatures Regulation 2002 (SI 2002 No. 318), whether digital or encrypted, by any and all the parties

included in this document are intended to authenticate this document and shall have the same force and effect as manual signatures.

6. Delivery

Delivery of a copy of this document contemplated hereby bearing an original or electronic signature by electronic mail in portable document format (.pdf) form, or by any other electronic means intended to preserve the original graphic and pictorial appearance of a document, will have the same effect as physical delivery of the paper document bearing an original or electronic signature.

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

EXECUTED as a deed, and delivered when dated,



by **Reflexoak Limited**

acting by

Director

Signature:

Name:

  
  
JOHN SAYVA

Witness

Signature:

Name: Bambos Katakouratos

Address: 56 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: B. 

Name : Bambos Kakouratos

Address: 56 THE WOODLANDS  
LONDON N14 5RX

SIGNED as a Deed, and delivered when dated, by

M. Savva (signature)

**Maria Andrea Savva**

in the presence of:

Witness


Signature: B. 

Name : Bambos Kakouratos

Address: 56 THE WOODLANDS  
LONDON N14 5RX



SIGNED as a Deed, and delivered when dated, by

..... (signature)

**Joannis Savva**

in the presence of:


Witness

Signature: 

Name : Bambos Kakouratos

Address: 56 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 : Bambos Kakouratos

Address: 56 THE WOODLANDS  
LONDON N14 5RX


SIGNED as a Deed, and delivered when dated, by

  
..... (signature) X

**Joanna Savva**

in the presence of:

Witness

Signature: 

Name : Bambos Kakkoutatos

Address: 56 THE WOODLANDS  
LONDON N4 5RX