



SERVICES PROVIDED BY BESPOKE PENSION MANAGEMENT

TERMS AND CONDITIONS OF BUSINESS

LETTER OF APPOINTMENT
This Letter of Appointment sets out the terms under which the Principal Employer appoints Bespoke Pension Management Limited/Bespoke Pension Management (London) LLP as the Scheme Practitioner in respect of its Small Self Administered Scheme.

Bespoke Pension Management Limited (Registration No.03651715) and Bespoke Pension Management (London) LLP (Registration No. OC319737) are registered in England and Wales. Registered Office: 36 St George's Wharf, 6 Shad Thames, London SE1 2YS. We are wholly independent and owned by the directors/partners of the firm.

We are also able to advise on some general insurance and other products and services, which are not regulated by the FSA because they are outside the Financial Services Act 1986. There is no compensation scheme for such products and services.

We hope the following will assist you in understanding the services we provide.

PENSION MANAGEMENT

We offer independent services and advice but occasions can arise where we, or one of our customers, will have some form of interest in business, which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

INSTRUCTIONS

We prefer instructions to be given to us in writing, to avoid any possible confusion. We will, however, accept oral instructions at our discretion. We may refuse to accept certain instructions, although our discretion to do so will not be exercised unreasonably.

REGULATION

Bespoke Pension Management is approved by the Audit and Pensions Schemes Services division of the HM Revenue & Customs as a Scheme Practitioner and is a member of The Association of Member-Directed Pension Schemes.

SERVICE AGREEMENT

For the purposes of the appointment of Bespoke Pension Management the Trust Deed referred to above and this Letter of Appointment together constitute the Service Agreement between the Principal Employer and Bespoke Pension Management.

FEES

The Scheme is governed by the terms of a Trust Deed in which it is provided that the costs of administering the Scheme are payable either by the Principal Employer or from the assets of the Scheme.

Bespoke Pension Management shall charge an annual fee for discharging its duties as Scheme Practitioner which shall include attendance at one meeting each year at the offices of the Principal Employer or at the offices of Bespoke Pension Management. Additional meetings, attendance at meetings at another location or undertaking any of the services outlined below will attract additional charges on a time spent and disbursements incurred basis. All fees may be subject to Value Added Tax.

The Annual Fee shall be adjusted on 30th March each year by reference to the increase in the National Average Earnings Index. Changes will be notified to the Principal Employer and shall take effect from the Scheme Anniversary following 1 April in each year. Bespoke Pension Management reserves the right to review its charges for other services periodically and to adjust them as it feels necessary.

The basic Fee as at the date of this letter is £710.00.

The Annual Fee shall be payable yearly in advance upon receipt of an invoice from Bespoke Pension Management Limited and any time cost fees for other services will be invoiced upon satisfactory completion of the service provided.

ADDITIONAL SERVICES

Bespoke Pension Management and its associated companies provide a full range of pension administration services and advice services and Bespoke Pension Management may enter into arrangements with associated companies on your behalf for this purpose. Bespoke Pension Management undertakes to notify the Principal Employer in advance of any such arrangements and of any fees arising therefrom. Bespoke Pension Management may also introduce, where relevant, unregulated investment opportunities which it believes is worthy of consideration.

RECORDS AND DATA PROTECTION

We keep records of all your transactions for a minimum of six years. You, or your appointed agent, have the right to inspect the records at a mutually convenient time. As we treat all our client's records as confidential, we reserve the right to give you copies of your records where in certain circumstances to release the original would compromise other clients' confidentiality.

Additionally the Principal Employer and Bespoke Pension Management (on behalf of the Trustees of the Scheme) agree that the Scheme will be administered in accordance with the requirements of the Data Protection Act 1998.

CLIENT PROTECTION

We maintain professional indemnity insurance.

COMPLAINTS

If you should have any complaint about the service or advice you receive please write to the Compliance Officer at the address above.

TERMINATION

You, or we, may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing.

I/We confirm that I/we have received a copy of the Bespoke Pension Management Terms of Business
Print Name: Signature.....Date
Print Name: Signature.....Date
Date Issued: