



HERITAGE PENSIONS

GROUP STATEMENT OF INVESTMENT PRINCIPLES

PLEASE RETURN THIS FORM TO:

Heritage Pensions Limited
6 Doolittle Mill
Froghall Road
Amphill
Bedfordshire
MK45 2ND

1 Introduction

This is a statement setting out the principles governing decisions about investments for the

Group SIPP

2 Basic Objective

- 2.1 These basic objectives do not cancel any of the obligations stated in the Heritage SIPP Establishing Trust Deed dated 16 January 2008 (as amended).
- 2.2 The member is only entitled to benefits under the scheme as are laid down in the rules annexed to the Heritage SIPP Establishing Trust Deed and the member is not entitled to any particular asset or assets of the scheme.

3 Appointment

- 3.1 The member and trustee(s) hereby agree that all investments and disinvestments will be decided with immediate effect by:

The agent

- 3.2 This appointment will remain in force until such a time as the member transfers out of the Group SIPP or all members of the Group SIPP unanimously agree to an alternative appointment. Heritage Pensions Limited and Heritage Trustees Limited must be in agreement to any change.
- 3.3 Neither Heritage Pensions Limited nor Heritage Trustees Limited shall be liable for any loss to the trust fund arising by reason of any improper investment made in good faith or the negligence or fraud of any agent appointed.
- 3.4 This statement of investment principles replaces all prior existing agreements.

Signature of member

Dated

