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Dear ITC Member

The Small Print

In 2001, I was engaged by ITC to recommend a suitable Group Stakeholder Pension Scheme for its member organisations.

Please be aware that my client is ITC, not ITC Members or their Staff. As such, this scheme is made available on a '*Direct Offer*' basis and none of the information provided to you on this website constitutes financial advice to you specifically.

You will deal directly with the dedicated Clerical Medical administration team, in terms of paperwork and payments. I maintain a watching brief, liaising with you and Clerical Medical over any issues that might arise.

Having said that, I am always happy for Member Employers to call or email me with any queries or problems (indeed, I would actively encourage this). This contact is especially important at outset, to ensure that the consultation procedure is adhered to and the flow of information is set up in the correct manner.

I am also happy to have conversations with members of the scheme and to offer generic advice and help.

If you feel that you, as the Employer or Individual, require detailed financial advice, then you should seek the services of a suitably qualified Independent Financial Adviser and negotiate a fee for the required advice.

I am happy to discuss this in more detail if the geography is right, or help you find a suitable person if it is not. Alternatively, you can locate an IFA and specify advanced pension qualifications using this link:

www.unbiased.co.uk

Online documentation is available on the ITC website. There is a copy of my original report to ITC ('*Full ITC Report*'), which you might find useful in presenting to your board or potential members. There is a document to help you through the designation process. In addition, there are links to key documents on the Clerical Medical

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website, which update automatically to ensure that you always have the current information and a letter from me to New Members.

Please do not hesitate to contact me with any questions. I look forward to speaking with you.

Kind regards

Tom Farrell

Consultant

Revised September 2008