

IDENTITY VERIFICATION LETTERS FROM XPS GROUP

You may have recently received a letter from XPS Group asking you to log onto www.xpsverification.com or to contact them with any questions or queries. We would like to assure you that this letter is a genuine request for information because you are, or may have been, a member of the Crossroads Commercials Ltd Retirement Benefits Scheme ("the scheme").

The Trustees of the scheme are trying to ensure that membership details are fully up to date. They have employed XPS Group to help verify the identity of a number of members for whom we cannot be sure we still have the correct contact information. This is largely due to a change in pension legislation that may require a further payment or alteration to your pension benefits. This is even the case if you have transferred out of the scheme.

A number of members of the scheme held entitlement to a Guaranteed Minimum Pension Benefit (GMP) and the Trustees are working through an exercise referred to as GMP Equalisation. This will ensure that both male and female members of the scheme have not been disadvantaged by historical differences in their GMP age.

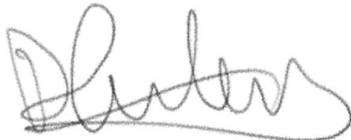
In addition to GMP equalisation, the government are also introducing the Pension Dashboard over the course of 2026, and it will be important for your pension data to be accurate, allowing you to obtain information about your pension benefits in one place.

If you have any concerns about this request, please feel free to contact either:

Name	David Crowley	Kelly Heath
Position on Trustee Board	Chair of Trustee Board	Member Nominated Trustee
Role at Crossroads Truck & Bus Ltd	Deputy Managing Director	Group Management Accountant
Email Address	david.crowley@crossroads.co.uk	kelly.heath@crossroads.co.uk
Telephone Number	01924 425 000	

Both David & Kelly will be happy to confirm the reasons for requesting verification or they will take your contact details over the phone.

Kind regards,



David Crowley
Chair of Trustee Board