

Anderson Anderson & Brown Audit LLP  
Chartered Accountants  
Kingshill View  
Prime Four Business Park  
Kingswells  
ABERDEEN  
AB15 8PU

Dear Sirs

We provide this letter in connection with your audit of asset statements of The Stewart Group 1975 Retirement Benefit Scheme (the "Scheme") and examination of the Scheme's summary of contributions for the year ended 31 December 2020 for the purpose of expressing an opinion as to whether the financial statements give a true and fair view of the financial position of the Scheme as at 31 December 2020 and the financial transactions of the Scheme during the year then ended and for making a statement about contributions.

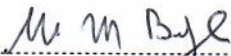
We have fulfilled our responsibilities, as trustees, for obtaining financial statements for the Scheme in accordance with Regulation 2 of The Occupational Pensions Schemes (Requirement to obtain Audited Accounts and a Statement from the Auditor) Regulations 1996 which give a true and fair view, for keeping records in respect of contributions received in respect of active members of the Scheme and for making accurate representations to you.

We confirm, to the best of our knowledge and belief, that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation sufficient to satisfy ourselves that we can properly make each of the representations to you as follows:

1. All the accounting records have been made available to you for the purpose of your audit and all the transactions undertaken by the Scheme have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all trustees' meetings have been made available to you. We have granted you unrestricted access to persons responsible for managing or administering the scheme, for the purposes of your audit. We confirm that you have been informed of all changes to the scheme rules.
2. We acknowledge our responsibility for the design and implementation of internal control to prevent and detect fraud and error.
3. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
4. We are not aware of any significant facts relating to any frauds or suspected frauds affecting the Scheme involving: management, employees who have significant roles in internal control, or others where the fraud could have a material effect on the financial statements.
5. We are not aware of any allegations of fraud, or suspected fraud, affecting the Scheme's financial statements communicated by members, former members, employers, regulators or others.
6. In respect of accounting estimates and judgements, we confirm our belief that the significant assumptions used are reasonable.
7. We are not aware of any actual or possible litigation or claims against the scheme whose effects should be considered when preparing the financial statements.

8. We confirm that complete information has been provided to you regarding the identification of related parties and that we are not aware of any significant transactions with related parties other than the matters that have been appropriately and adequately disclosed.
9. We confirm we have appropriately accounted for and disclosed related party relationships and transactions in accordance with the requirements of applicable accounting standards and with the recommendations of the applicable Statement of Recommended Practice for Pension Schemes.
10. We confirm that no transactions have been made which are not in the interests of the Scheme members or the scheme during the scheme year or subsequently.
11. We are not aware of any known or suspected instances of non-compliance with laws and regulations, the effects of which should be considered when preparing financial statements.
12. We have not made any reports to The Pensions Regulator or other regulatory bodies during the scheme year or subsequently concerning matters of non-compliance with any legal duty nor are we aware of any such reports having been made by any of our advisors.
13. There have been no other communications with The Pensions Regulator or other regulatory bodies during the Scheme year or subsequently concerning matters of non-compliance with any legal duty.
14. There have been no events since the scheme year end which necessitate revision of the figures included in the financial statements or inclusion in the notes thereto. Should further material events occur, which may necessitate revision of the figures included in the financial statements or inclusion in the notes thereto, we will advise you accordingly.
15. We confirm that, under section 27 of the Pensions Act 1995, no trustee of the Scheme is connected with, or is an associate of Anderson Anderson & Brown Audit LLP which would render Anderson Anderson & Brown Audit LLP ineligible to act as auditor to the Scheme.
16. We confirm that in the absence of direct confirmation from the individuals 'R Gamble' and 'J Sinclair' to the auditors, that these individuals are members of the scheme and have rightfully received their correct amount of pension benefits from the scheme for each month during the year ended 31 December 2020.

Yours faithfully

  
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Trustee

Signed on behalf of the board

On 27/7/21  
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