Mrs Amanda Isham

4 Middleton Close

Gillingham

Kent

ME8 9LR

20 September 2017

# Re: Application Pack for a new Small Self -Administered Scheme

Dear Mrs Isham,

Thank you for choosing Cranfords as the Scheme Administrator for your new Pension Scheme.

This Pack includes the following:

* SSAS Establishment authority letter
* Trust Deed & Rules
* Pension Scams Leaflet and HMRC Liberation Update
* Member Information Form
* SSAS Fee Schedule
* SSAS Key Features & Member Booklet & Risk Warnings

**Application Form**

Please could you return the original application form with the wet signature and include details of the investment that you are proposing. We don’t require the exact specifics of the investment at this stage, but as part of registering your scheme with HMRC they will ask us about the investments. This information will need to be given to them.

**Draft Trust Deed** - This is to establish your Scheme. It is a Draft Trust Deed and it is advisable that you seek legal advice from a solicitor (authorised and regulated by the SRA).

Should you require legal advice from a solicitor before signing you can appoint a firm of your choice or we are happy to introduce you to a specialist firm of solicitors, Birketts. An introduction to them can be arranged if needed.

Please do not date the deed at this stage, we will date the deed on its return and retain a copy for our files. The original deed will be returned to you in due course for safekeeping.

**SSAS Establishment authority letter** – please complete, sign and return.

**Member Information Form** – please complete, sign and return.

**Identity check** – We complete an identification check electronically on your behalf. This identity check will be used to open the Scheme bank account. If we are unable to verify your identity online then we may require original documentation from you. If we request original documents they will be returned to you by registered post on the day of receipt.

It is important that you complete the enclosed paperwork as per the instructions, sign where indicated and return it to us in the envelope provided. **Where the form requires it to be witnessed, this must be done by an independent person and somebody who is not related to you in any way.**

I must point out at this stage, that we at Cranfords will only allow clients to operate their pension funds within the spirit of the pension legislation. This means we will not facilitate any form of pension liberation activity or assist others to do so. Please read the enclosed leaflets for further information regarding this.

I look forward to receiving your application pack but if you have any questions, please don't hesitate to call me on 0844 410 0037. Our offices are open from 9am to 5pm on Monday to Friday.

Yours sincerely,

**Paul Bennett**

**Senior Pension Administrator**