Carl Glynn and Sylvi Vaisanen

44 Acre Moss Lane,

Cumbria, LA9 5QE

2nd November 2018

Dear Carl Glynn and Sylvi Vaisanen,

**Scheme Name: Kobbs of Kendal Ltd Retirement Benefit Scheme**

**Members Name: Carl Glynn and Sylvi Vaisanen**

I am writing to you in connection with your small self-administered scheme and some changes we are making to improve the service we provide to you.

Cranfords undertook a review of your pension scheme and how it can be managed and improved for you last year. We also asked some customers what they expected from their SSAS provider and the resounding answer was online access, more choice, personal service and fixed costs.

Next month, a new platform is being launched called Retirement Capital. Quite simply it is designed to improve and help you build retirement capital for your future in conjunction with your financial advisor. Joining the platform will improve your choices with online access, saving you time and there is no cost to you for joining.

By joining the Retirement Capital platform you will no longer be serviced by Cranfords as your SSAS administrator. I will continue to act as your consultant as I will join the Retirement Capital team. You will therefore be provided with the same service but in addition, you will have online weekend and after hours support when you need it. This will also be available through your mobile phone or any tablet device.

Retirement Capital has been developed by leading industry Fintech figures and is the first platform in the financial sector designed specifically for Small Self-Administered Schemes. We are delighted to be able to share this new service with you. The platform uses the same security systems as leading global Fintech Companies who are proactively turning to cloud technology to meet increasingly stringent compliance regulations. The platform is robust and fully compliant with the latest data protection requirements. Your information is never shared with anyone, without your consent first. Data and the management of your data is protected up to £1 million in value for each customer.

The attached brochure explains how the platform works. To sign up to the online Platform we will need your authorisation and therefore attach an agreement which will allow us to proceed with the simple process of joining up. On receipt of the signed agreement I will contact you to talk you through a demo of how the platforms works for you. I would also welcome any questions you may have so please do not hesitate to contact me.

With kind regards,



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Paul Davies

**Director**