Mr Glynn & Mrs Vaisanen

44 Acre Moss Lane

Kendal

LA9 5QE

24th March 2016

Dear Mr Glynn & Mrs Vaisanen,

**Kobbs of Kendal Ltd Retirement Benefits Scheme**

I am writing to inform you that we are no longer willing to communicate with David Hargreaves, or any of his team / associates / affiliates in relation to your pension scheme that we administer on your behalf.

Many months ago we made the decision that we would no longer accept any new pension scheme introductions from David’s firm due to a number of issues with his understanding, interpretation and application of pension scheme rules.

Since making this decision we have continued to communicate with David in relation to clients and pension schemes that we had already accepted, such as yours. However, since it has not been possible to sustain a professional working relationship we have concluded that with immediate effect we are no longer able to accept any instructions from David in relation to your pension scheme. This includes providing David with any information by letter, email or on the telephone.

**What does this mean for you?**

As Scheme Administrator we have a duty to always act in the best interests of the pension scheme and the underlying members. We have continued to service your pension scheme in line with the HMRC requirements and legislation, and will continue to do so for as long as you remain in a pension scheme that we administer.

We remain committed and happy to continue to provide our Scheme Administration Services to you and your pension scheme for as long as you wish us to do so.

We have an experienced team of knowledgeable and friendly staff who will continue to provide you with our efficient 24-48 hour turn-around on any queries or documentation received into our offices in relation to your pension. Our commitment to you will remain unaltered and we remain willing to provide you with full support.

As we will not deal with David or his firm / contacts going forwards, this means we would communicate with you directly.

David originally introduced you to us and we are very aware that you may still wish for David to be involved in your pension scheme. Of course this is absolutely your choice. If you do wish for David to still be involved then we would be happy to facilitate a transfer (or takeover away from Cranfords) to another provider of your choice. Please be aware there are fees due in respect of a takeover or transfer. A copy of the fee schedule is enclosed for your information.

If you would like us to continue to service your pension scheme, we will communicate with you directly on all pension matters, or any qualified advisor that you prefer to act on your behalf; always provided that does not include David if you choose to continue having David as your representative on pension matters. Should you prefer to retain David in that capacity you will therefore need to move your pension scheme to another provider. We would ask that you let us know that you wish do so, at your earliest possible convenience (preferably within the next 30 days. We will then assist with arrangements in moving your scheme. If we do not hear from you within the next 30 days I will assume that you are happy for us to communicate with you directly.

If you have any queries or questions, please do not hesitate to contact myself personally or a member of the SSAS Team on: 0844 410 0037.

Yours sincerely

***Toni Haynes***

***Technical Director***