Mr Carl Glynn,

44 Acre Moss Lane,

Kendal,

Cumbria

LA9 5QE

16.01.2018

Dear Mr Glynn,

**Kobbs of Kendal Ltd Retirement Benefits Scheme**

We are writing to you about the new fee schedule which has been introduced by Cranfords for your pension scheme.

As an existing client the new annual administration fee is not applicable to you, this only applies to new clients. There has been a 10% rise in your annual administration fee, but as you are no longer being charged VAT on this fee you will see a saving on your annual fee.

The remaining charges are now applicable to your scheme.

To help keep our records up to date, please inform us of your email address and telephone number.

If you have any further questions, please don’t hesitate to contact us.

Kind regards,

Yours Sincerely

***Kerris Milne***

***Junior Pensions Administrator***