Mr Carl A Glynn

44 Acre Moss Lane

Kendal

Cumbria

LA9 5QE

5th April 2016

Dear Mr Glynn

**Kobbs of Kendal Ltd Retirement Benefits Scheme**

Please find enclosed the Debenture and Loan Agreement in respect of a Loanback to Kobbs of Kendal Ltd.

Please ensure that all signatures are obtained and that they are witnessed accordingly. They can all be done by the same witness, however they must be an unconnected third party. They must not be related to you, or live at the same address as you.

Examples of people who are able to witness are, local bank manager, pharmacist, neighbour, etc. A more detailed description of what defines a connected party is available to view on HMRC website.

I have enclosed a prepaid envelope for your ease of returning the documents to use.

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

Yours sincerely

**Emma Dane**

**Senior Pensions Administrator**