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05 May 2021

Dear Sirs,

**Masons Arms (York) Ltd Executive Pension Scheme**  
**Your Reference: PB22-MXSC**

Apologies for the slight delay with this reply. I refer to your letter dated 20 April 2021 to our mutual client Ian Carter.

I just wanted to point out that in your letter, you refer to a 'transfer' but as the scheme is a SSAS, it wasn't a transfer so much as a change in the scheme administrator and therefore this is classed as a takeover - the underlying scheme is the same. That being the case, a lot of what was submitted by Rowanmoor would be the same information as you have requested.

I have included as much information as I can with this cover letter, but if there is missing information this may well be because we may be able to provide evidence that Cranfords have replaced Rowanmoor as trustees on some investments, but we may not necessarily have the original application forms on file, since it was before our takeover.

We charge an annual administration fee of £900 which is paid from the scheme AIB account.

I have attached a Metro Bank statement (Supplied by Rowanmoor) and a full transaction history of the scheme Allied Irish Bank account.

If Mr Carter decided to wind up his scheme, we would charge a fee of £850 but if he simply wishes to move to another provider, we would not charge a fee. Mr Carter receives a monthly drawdown of £350.

If there is anything else I can help with, please let me know.

Yours faithfully

Emily McAlister  
**For Retirement Capital**