Name

Address

Address

Address

Postcode

[Date]

Dear [Client Name],

**[Scheme Name] Ltd Retirement Benefits Scheme**

I am delighted to write to you in order to explain some very exciting improvements that we have made to your pension scheme.

Cranfords prides itself on our market leading pension proposition. Our high standards of service and engagement with our customers have set us apart from the competition. We have recently become part of a large, multi-national company, the Blackmore Group. The key focus of the Group is now to build and grow into one of the cornerstone pension providers in the UK, transforming an out of date, opaque pension landscape into one of innovation, transparency and control for clients.

Your pension scheme stands with no changes whatsoever to the high standards set, however in line with this new focus we will be implementing the following key improvements:

1. We are building an industry changing online pension platform, which will give you the ability to view, make changes, obtain real time valuations, and much more at the click of a button on your computer or phone.
2. We are changing how we charge for our services and we will provide you with more information on how this could benefit you.
3. We are also conducting a full review of investments held at no charge. Initially we have seen that many clients are holding over 20% of their total investments with us in cash, which is a heavy proportion of your funds that will not be growing. We are working with a number of a fully authorised and regulated portfolio managers, who have created bespoke, actively managed portfolios to offer our clients. Those portfolio managers may improve the growth of your pension scheme.

We will be in touch over the next few weeks to discuss your individual needs and these improvements, however if you have any questions in the meantime, please call on xxxxxx.

Yours sincerely,

***Cranfords Team***