Mr Darren Bell

16 Denham Green Close

Denham

Uxbridge

Buckinghamshire

UB9 5NB

24th October 2014

Dear Mr Bell

**W4GSL Limited Retirement Benefits Scheme**

I am pleased to confirm that we’ve received your SSAS Application.

We are the specialists who will support you as the Administrators of your fund to help ensure that you don’t unknowingly fall foul of any regulations. We aim to provide a first class service both now and when you are ready to retire.

This year we celebrated our 20th anniversary since incorporation and we are rapidly expanding with a stronger pension team than ever, so I’m sure you will be happy with our service standards.

**What happens now?**

We have now registered your scheme and are in the process of setting up the fund bank account. In order to set up your pension bank account we have carried out an online identity check. Once your scheme bank account is open and we have received final approval from HMRC we’ll request the transfer of your current pension into your SSAS.

Although registering your scheme for approval with HMRC normally only take a few days there is the odd occasion when further information is requested from us and in those circumstances it can take a few weeks. This is merely procedural and is nothing to worry about. Similarly when requesting the transfer of your existing pension some providers will take just a few days but others will take a few weeks. Therefore, it may be about eight weeks before everything is completed or it could be as little as one week. Most are somewhere in between.

Once the transfers into the scheme have been completed and the investments have been placed we’ll send you the original scheme deed and investment documents for safekeeping.

**What do I need to do?**

Nothing at this stage.

You can rest assured that we are dealing with everything on your behalf. If for any reason there are any delays or if further information is required then we will contact you directly.

**Cancellation**

Cranfords will accept a request for cancellation at any stage up until an investment is made.

Please note the following points:

* You may not necessarily receive a full refund as fees may be incurred in order for the scheme to be closed down
* If you cancel your scheme and we have already received a transfer from another pension provider, you will only be able to cancel if that provider will allow us to return the transfer. If they won’t you can only cancel your SSAS if you can find another pension provider who is willing to accept the payment

May I take this opportunity to welcome you to Cranfords. If you have any questions then please contact a member of the SSAS team who will be pleased to assist you.

Yours sincerely,

***Cranfords***

On behalf of Cranfords

……………………………………………………………………………………………………………………….

To: Cranfords, 1 The Pavilions, Cranford Drive, Knutsford, Cheshire, WA16 8ZR

Member Name: Darren Bell

I hereby exercise my right to cancel my SSAS

Signature ……………………………………………… Date …………………………………………………………..