



AMPS
ASSOCIATION OF
MEMBER-DIRECTED
PENSION SCHEMES



Miss Sylvi Jane Wilhelmina Vaisanen
44 Acre Moss Lane
Kendal
Cumbria
LA9 5QE

10th December 2015

Dear Miss Sylvi Jane Wilhelmina Vaisanen,

Changes to our fee schedule

At Cranfords we pride ourselves on our extremely low fee structure and despite our competitors regularly increasing fees, we take great satisfaction that our fees have been frozen for the last few years. As a result of increasing office expenses and other external factors we have had to make a very slight rate adjustment to the Annual Administration fees. We have also made some minor amendments to our non-standard fees.

How does this affect me?

In simple terms this means that the Annual Administration fee of your scheme is increasing from £500.00 per annum to a still very competitive £512.50 per annum. We are taking every action in our power to keep our fees as low as possible and trust that you will agree that this small increase is reasonable.

What do I need to do?

Nothing. This letter is to notify you that the fee schedule will automatically be changing with effect from 1st February 2016. We have enclosed a copy of the updated Fee Schedule for your information and this can also be found on our website in due course.

Once again we would like to thank you for your continued custom and hope that you are happy with our service to date.

Please do not hesitate to contact us should you have any questions or require any further information.

Yours sincerely,

Cranfords



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Cranfords is the trading style of the company registered under the number of 3110950 at 1 The Pavilions,
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and name of 3110950 Limited.