Mr Kane Platt

LJ Financial Planning Limited

750 Mandarin Court

Warrington

Cheshire

WA1 1GG

18th February 2016

Dear Mr Platt

**Kobbs of Kendal Ltd Retirement Benefits Scheme**

We have today received the instruction from Mr Carl Glynn on behalf of the above named Scheme, appointing you as Financial Adviser.

Please find below and enclosed all of the information you have requested:

* The Current Scheme Value is £33,065.44. This is currently in a cash account with Barclays. No investments have been placed to date
* The transfer value would be the same as the fund value minus the transfer out and winding up fees which total £240.00 (Inc VAT) Please note this is not guaranteed
* The member has expressed an interest in contributing to the Scheme, but is yet to begin. We await the completed Contribution Form and confirmation from the member of when we are to expect them to start
* Enclosed is our Fee Schedule. This is also available to view and download at <http://www.cranfords.biz/literature/>
* No investments have been placed
* I have enclosed a copy of our permitted investments list.
* There are no guaranteed rates
* We do not provide fund value projections to a specified age
* There is no Protected Tax-Free-Cash
* The member is not in Drawdown
* There is no GMP
* There is no Preserved Pension
* The Scheme was established on 14th April 2015
* Cranfords used Origo Options to facilitate transfers. Should the member wish to transfer away, the new provider just needs to request this online via the Origo website.

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***