**Private & Confidential**

Miss Sylvi Vaisanen

44 Acre Moss Lane

Kendal

Cumbria

LA9 5QE

27th April 2015

Dear Miss Vaisanen

**Kobbs of Kendal Ltd Retirement Benefits Scheme**

Please find enclosed the transfer forms from Mercer. They will require these in order to complete the transfer, therefore, please sign where indicated and return to us in the pre-paid envelope provided.

Should you have any queries please do not hesitate to contact a member of the SSAS team on 0844 410 0037.

Yours sincerely

***Sarah Flaherty***

***Administrator***