Mr D N Bell

16 Denham Green Close

Denham

Uxbridge

UB9 5NB

21st February 2017

Dear Mr Bell

**W4GSL Ltd Retirement Benefits Scheme**

I refer to your email of 20th February regarding the administration of your pension scheme.

I regret that you have had cause to complain in respect of this matter and, as part of our commitment to service, I can assure you that your concerns will be thoroughly investigated.

Cranfords is wholly owned by Pensionology who are authorised and regulated by the Financial Conduct Authority (FCA) and the rules of that organisation will be followed as we deal with your complaint.

We have commenced our investigation and I must ask that you bear with us while we assemble the facts and call for any necessary reports. Once this process is complete, we will respond fully to your complaint.

In the unlikely event that we cannot reach agreement or do not respond to your satisfaction then you will have the right to refer your complaint to the Financial Ombudsman Service who can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Tel: 0800 0234 567.

Furthermore, if our investigation is not completed within eight weeks, we will write to explain how far our investigations have progressed. If, at that time, you are not satisfied with the progress we are making, you may refer your case to the Financial Ombudsman Service, but we shall write to you specifically about this later, if appropriate.

Yours sincerely

### **The Compliance Team**