**Private & Confidential**

Mr Neville Rogers

288B Wallisdown Road

Bournemouth

BH11 8PN

19th July 2016

Dear Mr Rogers,

**Scheme Name: Wallisdown Arkansas Ltd RBS**

**Member Name: Neville Rogers**

As part of our administration service we provide you with an Annual Review of your scheme each year as at the scheme anniversary date. The anniversary date for your schemeis **17th July.**

**Your Valuation**

The value of your scheme and your holding within the scheme as at this date are as follows:

|  |  |  |
| --- | --- | --- |
|  | **17th July 2015** | **17th July 2016** |
| **Total Scheme Value:** | £25,167.57 | £24,567.91 |
| Number of Scheme Members | 1 | 1 |
| **Scheme Value attributable to you** | £25,167.57 | £24,567.91 |
| Your share of the Scheme | 100% | 100% |

**Investment Summary**

Please find below an Investment Summary which shows the Assets and Liabilities held by your Scheme. Please note that for assets which are illiquid we have used the original purchase price.

|  |  |  |
| --- | --- | --- |
|  | **17th July 2015** | **17th July 2016** |
| **Scheme Bank Account** | £607.57 | £7.91 |
| **Sustainable Hardwood** | £12,000.00 | £12,000.00 |
| **Scarisbrick** | £12,560.00 | £12,560.00 |

**Your benefits**

To give you an idea of what your fund value might be worth when you reach age 70 we have provided some projections on the assumption that you were to continue contributing at your current rate and that income continues at its existing rate (currently nil). Please note that this is only a rough estimation and does not take into account any fees due from the scheme.

|  |  |  |  |
| --- | --- | --- | --- |
|  | If investments were to grow at 2% | If investments were to grow at 5% | If investments were to grow at 8% |
| Current Contributions | **£0.00** |  | **£0.00** | **£0.00** |
| At Age 70 | **£22,185.00** | **£37,381.00** | **£62,069.00** |

Please find enclosed your annual administration invoice for the next year’s services. The fee has been taken directly from your scheme so no action is required.

I have enclosed a copy of our latest Key Features & Member Booklet for your information and to give you an idea of the rules relating to your scheme.

You may have recently been in receipt of correspondence from Companies House regarding the Company that you established alongside your introducer at the outset of your pension plan. Whilst there is a regulatory requirement to have a company as the Sponsoring Employer for the establishment of your scheme, there is no ongoing requirement for the company to remain in place.

If you have no intention to trade under Wallisdown Arkansas Ltd in the future, it might be prudent to have the Company closed down at this point. Once the Company has been struck off you should no longer receive correspondence from Companies House regarding this. If you would like to proceed with this then please arrange for the enclosed Striking Off letter to be signed where indicated, and returned in the enclosed pre-paid envelope along with a cheque or postal order for £10 made payable to Companies House.

If you would like the company to remain open please can you confirm this by return mail?

I trust that you have been pleased with the Scheme Administration service offered by Cranfords, but if you do feel that there are any areas that we could improve on then please do not hesitate to contact us.

Yours Sincerely,

Natalie Davies

Pensions Administrator