



Mr Peter and Mrs Melanie Legge  
28 Victory Boulevard  
Lytham  
Lancs  
FY8 5TH

26<sup>th</sup> January 2018

**Re: Application Pack for a new Small Self -Administered Scheme**

Dear Peter and Melanie,

Thank you for choosing Cranfords as the Scheme Administrator for your new Pension Scheme. This Pack includes the following:

Trust Deed & Rules  
Administration Agreement  
SSAS Establishment authority letter  
Nomination of Beneficiaries Forms x 2  
Pension Scams Leaflet and HMRC Liberation Update  
SSAS Fee Schedule  
SSAS Key Features & Member Booklet & Risk Warnings

**Draft Trust Deed** - This is to establish your Scheme. It is a Draft Trust Deed and it is advisable that you seek legal advice from a solicitor (authorised and regulated by the SRA).

Should you require legal advice from a solicitor before signing you can appoint a firm of your choice or we are happy to introduce you to a specialist firm of solicitors, Birketts. An introduction to them can be arranged if needed.

Please do not date the deed at this stage, we will date the deed on its return and retain a copy for our files. The original deed will be returned to you in due course for safekeeping.

**Administration Agreement** – Please read this and ensure you understand it. Cranfords will act as Scheme Administrator to your Scheme. The Scheme Administrator will delegate certain reporting functions to a Practitioner, which will be The Practitioners Partnership trading as Pension Practitioner. Please sign and have this witnessed to confirm that you agree with the terms, and return the original to us.

**SSAS Establishment authority letter** – please complete, sign and return.



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**T: 0844 410 0037 e: admin@cranfords.biz W: www.cranfords.biz**

'Cranfords' is the trading style of 3110950 Ltd.(No. 3110950.) Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.



**Nomination of Beneficiaries Forms x 2** – please complete, sign and return to us.

**Identity check** – We complete an identification check electronically on your behalf. This identity check will be used to open the Scheme bank account. If we are unable to verify your identity online then we may require original documentation from you. If we request original documents they will be returned to you by registered post on the day of receipt.

It is important that you complete the enclosed paperwork as per the instructions, sign where indicated and return it to us in the envelope provided. **Where the form requires it to be witnessed, this must be done by an independent person and somebody who is not related to you in any way.**

I must point out at this stage, that we at Cranfords will only allow clients to operate their pension funds within the spirit of the pension legislation. This means we will not facilitate any form of pension liberation activity or assist others to do so. Please read the enclosed leaflets for further information regarding this.

I look forward to receiving your application pack but if you have any questions, please don't hesitate to call me on 0844 410 0037. Our offices are open from 9am to 5pm on Monday to Friday.

Yours sincerely,

*Stacy Lunnon*

Stacy Lunnon  
Consultant  
stacyl@pensionpractitioner.com

*Esther Salmon*

Esther Salmon  
Administrator  
esther@pensionpractitioner.com



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