

Private and Confidential

«Name1»
«Line1»
«Line2»
«Line3»
«Line4»
«PostCode»

5 March 2015
Ref: WEB/«IntroByID» /«SchemeID»

Dear «Salutation»

«Name»

I am writing to you with regard to the above scheme and some changes to the way we will communicate with you in the future.

As you will no doubt be aware, there are some major changes to the way in which you can draw your benefits that come into effect from 6 April 2015. Even if you are not yet eligible to take your benefits, these changes may affect your future long term financial planning. The Government, in making these changes, have launched a new website www.pensionwise.gov.uk to give you enough information to make an "Informed Choice".

In conjunction with this important change, The Lifetime SIPP Company has created a dedicated client area of our website. This area will contain all of the documentation and information you will need to make that Informed Choice and to keep you updated with future legislation changes. Also on the website is notification of the new fee schedule that will come into force from 6 April 2015. We shall also be using the website to update investors on certain investments, as well as any future changes to the structure of the SIPP, so you are encouraged to regularly visit the website. Please note at the moment the website only holds generic information, and does not have details of your personal SIPP account. If you wish to request further information about your personal holding please email admin@hartleysas.co.uk quoting «SchemeID» as your reference number.

The website can be found at www.thelifetimesipp.com and your login details are:

User Number «SchemeID»

Password - lifetime

We are also updating our preferred method of communication to email. This is a quicker, and more cost effective method, of communication of the information that you need to make that "Informed Choice". This update has been sent to you by letter as we don't hold a current email address for you. To register a communication email address, please email info@thelifetimesipp.com, quoting the reference "Email Address Update WEB/ «SchemeID»" in the subject title. You will then receive all further updates by email, including advance notifications of any updates to our website.

I hope you will find the information on our website useful and informative, but should you have any comments please email them to info@thelifetimesipp.com.

Yours faithfully



Kelly Herbert Bsc (Hons)
Administration Manager