



Lisa Welton <lisa@retirement.capital>

Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

2 messages

Deirdre Abram <deirdre@dba-hrsolutions.com>

31 July 2023 at 17:10

To: Lisa Welton <lisa@retirement.capital>

Cc: Derek Abram <derek@dba-hrsolutions.com>

Hi Lisa

It is a letter but has 4 questions that need answering. The password is 3r^12Fki%h

The answers would be:

1. Wider investment choices
2. It was my decision
3. No. Between my husband and I we have sufficient expertise and experience to plan our investments
4. Commercial property

Is there anything else that should be added to ensure the transfer runs smoothly?

Kind regards

Deirdre

Sent from my iPhone

On 31 Jul 2023, at 14:57, Derek Abram <derek@dba-hrsolutions.com> wrote:

Hi Lisa

Deirdre continues to express a concern that the Wesleyan transfer request process is incomplete. Please liaise directly with Deirdre to either -

a) complete what is outstanding so that this final 1 of 4 transfer applications can be concluded

Or

b) allay Deirdre's concerns with a confirmation that everything that needs to be done has been done

and then I will pay the invoice. Until all 4 transfers are successfully 'in motion' the work to which the invoice relates remains incomplete.

Deirdre's concern stems from the fact that the Wesleyan additional information request was triggered by the request that they (Wesleyan) confirm exactly what forms etc they required completing for a seamless transfer process to go ahead. As things stand, there appears the very real possibility that not all that is required to consider the transfer request process complete has provided to Wesleyan.

Best regards

Derek Abram

Sent from [Outlook for Android](#)

From: Lisa Welton <lisa@retirement.capital>**Sent:** Monday, July 31, 2023 2:08:55 PM**To:** Deirdre Abram <deirdre@dba-hrsolutions.com>**Cc:** Derek Abram <derek@dba-hrsolutions.com>; Veronica Walkman <veronica@retirement.capital>; Vikki Whitby <vikki@retirement.capital>**Subject:** Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Good afternoon Deirdre,

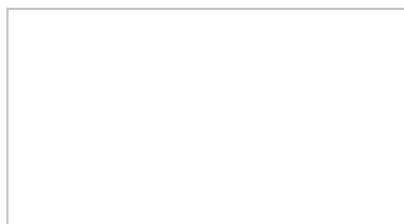
The Wesleyan document you have sent to me on the 27th of July, I do not see any forms for completing you have sent me a 2 page letter. Is this what you are referring to? If there are forms I have not yet received, I can of course help with pre completing these. As previously advised the transfer pack has been sent for all four of your transfers this was when the invoice was raised. So the invoice must be settled as soon as possible.

These forms are not part of the transfer pack. Please send me the forms which require completing. You will need to settle the outstanding invoice. Please send payment confirmation once you have done so. So we can continue the process. I wait to hear from you.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.



Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: lisa@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Thu, 27 Jul 2023 at 14:41, Deirdre Abram <deirdre@dba-hrsolutions.com> wrote:

Hi Lisa

Please can you complete the Wesleyan forms and send them back to me so that I can forward them to the Wesleyan as soon as possible?

Regards

Deirdre

Sent from my iPhone

On 27 Jul 2023, at 13:12, Lisa Welton <lisa@retirement.capital> wrote:

Hi Derek

Of course no problem... From now on, I have now added a note to all of your transfers, for us not to chase unless you request otherwise.

We would very much appreciate it if you can please kindly arrange the payment of the outstanding invoice.

Kind Regards,

Lisa

On Thu, 27 Jul 2023 at 13:59, Derek Abram <derek@dba-hrsolutions.com> wrote:

Hi Lisa

Let's agree that Deirdre and I will do the chasing and will call in RC if it proves necessary. That creates a clean delineation line which helps prevent confusion and duplication of effort / work.

Regards

Derek Abram.

Sent from [Outlook for Android](#)

From: Lisa Welton <lisa@retirement.capital>

Sent: Thursday, July 27, 2023 12:47:49 PM

To: Deirdre Abram <deirdre@dba-hrsolutions.com>

Cc: Derek Abram <derek@dba-hrsolutions.com>; Veronica Walkman <veronica@retirement.capital>; Vikki Whitby <vikki@retirement.capital>

Subject: Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Thank you Deirdre,

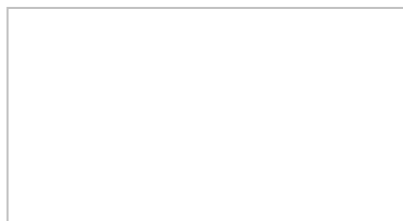
I only received from you the Aviva documents on 24th. Now I have these thank you.

I have attached the invoice again for you here.. Please pay the outstanding balance on your invoice so I can continue the transfer process with you. You can send the payment confirmation to Vikki in our accounts department also cc'd.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.





Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: lisa@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Thu, 27 Jul 2023 at 12:32, Deirdre Abram <deirdre@dba-hrsolutions.com> wrote:

Hi Lisa,

This is the email I sent on 24.07.23:

Hi Lisa,

Please can you complete these forms for the Wesleyan?

Kind regards

Deirdre

Sent from my iPhone

On 24 Jul 2023, at 09:04, Retirement Team <RetirementTeam@wesleyan.co.uk> wrote:

Confidential

Hi Lisa

I have attached the letter for Mrs Abram as requested. To protect the data contained the document has been encrypted using the password I have sent you in a separate email.

Your documents are in PDF format. You'll need Adobe Reader to access your documents, if you haven't already got Adobe go to <http://www.adobe.com/products/acrobat/> to download a free copy.

If you have any further queries regarding this matter please contact us on 0800 975 0140. Our lines are open 9.00am to 5.00pm Monday to Friday.

Kind regards

Sharon Keogh
Customer Services Advisor

Direct dial: 0800 975 0140

Wesleyan Assurance Society
Colmore Circus, Birmingham B4 6AR
Switchboard: 0121 200 3003
www.wesleyan.co.uk

**Wesleyan Group offers Financial Advice: Retirement Planning ● Investing
● Funding ● Insurance**

Please consider the environment before printing this message

Confidential

From: Lisa Welton <lisa@retirement.capital>
Sent: 27 July 2023 08:28
To: Deirdre Abram <deirdre@dba-hrsolutions.com>
Cc: Derek Abram <derek@dba-hrsolutions.com>; Veronica Walkman <veronica@retirement.capital>; Vikki Whitby <vikki@retirement.capital>
Subject: Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Good morning Deirdre,

The transfer pack was sent on 10th July by email & post please see attached email and the completed forms.

I have since informed you:

18/07- I had spoken to Moneeca - They had written to you on 17th July, this is a letter about policy information which needs to be completed and sent back. Confirmed these can be completed and returned by email to pensiontransfers@wesleyan.co.uk.

You replied to me to ask me to contact them again to request they email this information to you.

21/07- I Spoke to Sharon - They can email the letter no problem to the member. I asked the turnaround time she advised 3-5 working days & confirmed the email address is the same as we have. Advised Deirdre of this situation.

I do not believe I have received anything more from you. As far as I am aware you are still awaiting the information from Wesleyan and should check your email inbox and junk box to see if you have received their documents yet... Normally they will only send these documents to the member.

At this point I am waiting to hear from you. I do hope this helps clarify. Please can you advise on the situation of the outstanding invoice?

Kind Regards,

Lisa

On Wed, 26 Jul 2023 at 18:33, Deirdre Abram <deirdre@dba-hrsolutions.com> wrote:

Hi Lisa

I have still not received the completed Wesleyan forms back from you.

Regards

Deirdre

From: Lisa Welton <lisa@retirement.capital>

Sent: 26 July 2023 09:14

To: Derek Abram <derek@dba-hrsolutions.com>

Cc: Deirdre Abram <deirdre@dba-hrsolutions.com>; Vikki Whitby <vikki@retirement.capital>; Veronica Walkman <veronica@retirement.capital>

Subject: Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Good morning Derek,

I hope this email finds you well.

The transfer pack includes and states all the documents prepared and sent to the ceding schemes with one follow up call to ensure they have received everything and are starting the transfer process. Please find the attached emails and the 2 documents sent to you on 12th June. I also sent you a reminder again of the process & costs on 22nd June.

I can not give you an estimate of what the chaser costs will be. Some companies are very quick and others are not so... I already informed you of Scottish Widows having a backlog due to others we are dealing with. You are more than welcome to help chase your transfers as much as possible, or even to take over from here with chasing them and if you require any further assistance you can let me know.

We are here to help and support as much or as little as you wish. In many cases we do the chasing together. It is better because the companies can see the member is also involved. You do need to inform me when you correspond with them so I move my chasing dates further on. We always advise the client of the correspondence and updates we have with the ceding schemes.

Please pay the outstanding invoice as soon as possible. If it remains outstanding we are unable to assist you further with the transfer process until the balance is settled.

If you have any further questions please do not hesitate to contact me back.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: lisa@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended

addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 25 Jul 2023 at 13:48, Derek Abram <derek@dba-hrsolutions.com> wrote:

Hi Lisa,

Has Deirdre had the form intended for Wesleyan sent back to her as yet? If not, the application process is incomplete.

Please send me an estimate of the further costs you believe may be necessary for the completion of the transfers and what individual tasks remain to be completed within the overall process.

Best regards

Derek Abram

Sent from [Outlook for Android](#)

From: Lisa Welton <lisa@retirement.capital>
Sent: Tuesday, July 25, 2023 11:52:56 AM
To: Derek Abram <derek@dba-hrsolutions.com>; Deirdre Abram <deirdre@dba-hrsolutions.com>
Cc: Vikki Whitby <vikki@retirement.capital>; Veronica Walkman <veronica@retirement.capital>
Subject: Re: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Morning Derek & Deirdre

Vikki is correct this invoice is for the work carried out on the four transfer packs sent and the initial follow up contact with your ceding schemes as is it is stated in the transfer pack.

Any continuous corresponding work and chasing is calculated at the end of the transfer once the funds are in and your transfers are completed.

Please can you pay the invoice as soon as possible.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: lisa@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 25 Jul 2023 at 09:44, Vikki Whitby <vikki@retirement.capital> wrote:

Hi Derek,

The invoice we have sent is for the administration work done up to the point of applying for the transfer, therefore the invoice is due for payment.

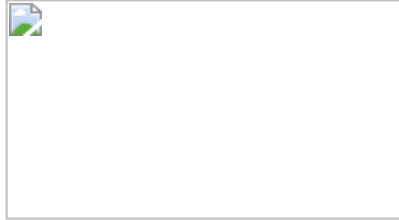
Any work done after application, is chargeable at an hourly rate (as specified in the transfer pack that Lisa would have sent). This is invoiced at the end of the transfer process.

Kind Regards

Vikki Whitby

Accounts Department

Please note that my usual working hours are 8.30-13.00
Monday-Thursday and 8.30-11.30 Friday.



Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: vikki@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Tue, 25 Jul 2023 at 08:36, Derek Abram <derek@dba-hrsolutions.com> wrote:

Hi Vikki,

The process of transferring funds is not yet complete. Once it is completed, I will pay the invoice.

Best regards

Derek Abram.

Sent from [Outlook for Android](#)

From: Vikki Whitby <vikki@retirement.capital>

Sent: Tuesday, July 25, 2023 8:27:08 AM

To: Derek Abram <derek@dba-hrsolutions.com>; Deirdre Abram <deirdre@dba-hrsolutions.com>

Subject: Fwd: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

Hi Derek and Deirdre,

I hope all is well with you.

The attached invoice for Abram Pension Plan SSAS is outstanding, if you believe that the invoice has been paid, please can you provide the payment date.

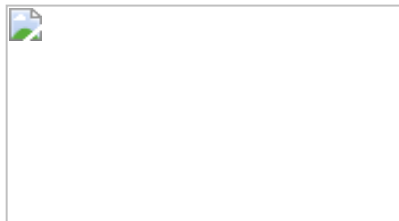
If the invoice has not been paid, please can you arrange immediate payment or call me with any queries.

Kind Regards

Vikki Whitby

Accounts Department

Please note that my usual working hours are 8.30-13.00 Monday-Thursday and 8.30-11.30 Friday.



Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: vikki@retirement.capital

Data Processing Centre

Retirement.Capital

Venture Wales Building
Merthyr Tydfil Industrial Business Park
Merthyr Tydfil
Wales
CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

----- Forwarded message -----

From: **Data Files** <data@retirement.capital>

Date: Tue, 25 Jul 2023 at 08:20

Subject: Fwd: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

To: Vikki Whitby <vikki@retirement.capital>

----- Forwarded message -----

From: **Retirement Capital** <message-service@sender.zohobooks.com>

Date: Tue, 18 Jul 2023 at 14:17

Subject: Invoice - INV-000071 from RC Administration Limited - Sent Using Zoho Books

To: <derek@dba-hrsolutions.com>, <deirdre@dba-hrsolutions.com>

Cc: <data@retirement.capital>, <lisa@retirement.capital>

Invoice #INV-000071

Dear Abram Pension Plan SSAS,

Please find attached your Transfer Administration fee invoice. We would be grateful if you could arrange payment at your earliest convenience. Your invoice can be viewed, printed and downloaded as PDF from the link below.

INVOICE AMOUNT

£1,400.00

Invoice No **INV-000071**Invoice Date **18/07/23**Due Date **18/07/23**[VIEW INVOICE](#)

Thank you for choosing our services.

Please phone us on 0330 311 0088 should you have any queries regarding this service and invoice.

You can also email our Credit Control Manager, Vikki Whitby, in case of any queries: vikki@retirement.capital

Accounts Team
Retirement Capital

Lisa Welton <lisa@retirement.capital>

1 August 2023 at 09:16

Draft To: Deirdre Abram <deirdre@dba-hrsolutions.com>

Cc: Derek Abram <derek@dba-hrsolutions.com>, Veronica Walkman <veronica@retirement.capital>, Vikki Whitby <vikki@retirement.capital>

Good morning Deirdre,

They require these answers to come directly from you (as you did with the Aviva questionnaire) . You can send those answers directly to them. Please advise me once you have done so.

There is nothing more at this point they are requesting from either of us. They have all of the relevant documents necessary for the transfer sent in the transfer pack which they have confirmed receipt of on the 18th July.

Please keep me updated on any further correspondence you have with them so we can keep it logged.

[Quoted text hidden]

[Quoted text hidden]

3 attachments**9026FF031C9E4581A2AD407D585AB62F[77064].jpg**
3K**F1A71C32FA9D4E88A3CA39ED1DC7CD9E[77063].jpg**
3K

Retirement
.Capital

BF417B44AA324D1E86468B875C5B7D32[77062].jpg
7K