



Lisa Welton &lt;lisa@retirement.capital&gt;

---

**Re: Transfer request - 2966111301 Agnieszka - Legal & General - Akors SSAS**

1 message

---

**Lisa Welton** <lisa@retirement.capital>

22 November 2023 at 10:59

To: "agaakors@gmail.com" &lt;agaakors@gmail.com&gt;, "Support@retirement.capital" &lt;Support@retirement.capital&gt;

Good morning Aga,

We have received a message yesterday from L&G I am not sure if this is related to your case or another.. Please see the attached email they have sent. They say they have sent a secure message. Please can you check if you have received one from them.

I have called and spoken to Luke. He advised that the mail box you sent the money helper into has a 5 working day turnaround. He could not confirm they have received the Money helper as yet... So if nothing is heard by Friday we can chase them again

Kind regards  
Lisa

---- Nov 17, 2023 07:50 PM **lisa@retirement.capital** wrote ----

Morning Aga,

Thank you very much.. Received.

Kind regards

Lisa

On Thu, 16 Nov 2023 at 07:44, Aga Niewiadomska <agaakors@gmail.com> wrote:

Hi Lisa,  
Yes, I have included you in both of my emails as BCC.  
Please let me kindly know if you have received it. Many thanks,  
Kind regards,  
Aga

On Fri, 10 Nov 2023 at 10:58, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Aga,

Please can you advise if you have finally completed the new money helper.. If so, please can you advise when you have sent the confirmation on to Legal & General for them to complete your transfer so I can update your case and schedule a follow up with them.

Kind regards,

Lisa

On Thu, 26 Oct 2023 at 12:08, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Aga,

Did you completed the money helper appointment yesterday? If so you will have received a confirmation email from them and we will need to pass this onto Legal & General if you wish for them to continue the transfer into your SSAS.

Kind regards

Lisa

On Wed, 18 Oct 2023 at 12:25, Lisa Welton <lisa@retirement.capital> wrote:

Thank you Aga

I will follow up with you the following day if I have not heard from you.

Kind Regards,

Lisa

On Mon, 16 Oct 2023 at 16:46, Aga Niewiadomska <agaakors@gmail.com> wrote:

Hi Lisa,

My call take place on 25th OCT.

KR/Aga

## We've booked your appointment

Your reference number is

**833111**

### Date

25 October 2023

### Time

3:50pm



**In the interest of road safety we will not deliver an appointment if you are driving. This also includes the use of hands-free devices. Please ensure you are not driving at the time of your appointment.**

## What happens next?

We'll email you to confirm these details. You'll also receive information to help you prepare for your appointment.

To cancel or change your appointment, or if any of the information above isn't correct, call **0800 015 4906**.

On Mon, 16 Oct 2023 at 13:29, Lisa Welton <lisa@retirement.capital> wrote:

Hi Aga,

Please make the money helper appointment for them to continue the transfer. When you have made the appointment please advise me so I can update your file and follow up if necessary. This is the final step.

A lot of pension providers require that the transferring member has an appointment with Pension Wise before they agree to transfer the funds out.

We feel that if you say that you opt out from receiving this guidance they may see it as a red flag and therefore recommend that you book an appointment with them.

I have included some information below that explains how to book it. The appointment is free of charge. As there is a long waiting time I would suggest booking it as soon as possible.

*The purpose of this guidance is to help identify common risks involved in transfers, highlight the dangers of pension scams, and to allow you to consider whether to proceed with your transfer.*

*You can book your 'Pension Safeguarding Guidance' appointment with MoneyHelper at:*

[www.moneyhelper.org.uk/pension-safeguarding](http://www.moneyhelper.org.uk/pension-safeguarding). Or call: 0800 015 4906 for free or, if you're overseas, +44 20 7932 5780 (international charges may apply), The booking lines are open Monday to Friday, 9am to 5pm (UK time).

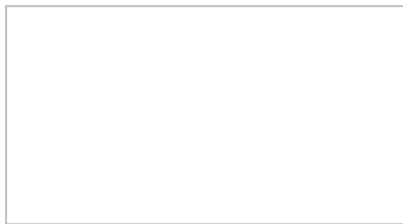
***After your MoneyHelper guidance session, you will receive correspondence from MoneyHelper with a unique reference number.***

They will require for you to send this on to them.

Kind regard,

Lisa

My working hours are 8.00-14.00 Monday- Friday.



Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: [lisa@retirement.capital](mailto: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](mailto:data@retirement.capital) as soon as possible and delete this email immediately and destroy any hard copies of it.

On Sat, 14 Oct 2023 at 19:17, Aga Niewiadomska <[agaakors@gmail.com](mailto:agaakors@gmail.com)> wrote:

Hi Lisa,

I hope you are well.

I have received the following mail and will be proceeding with the requested session with advisor.

KR/Aga

Dear Ms Niewiadomska

Thank you for your recent correspondence in relation to your request to transfer your benefits from Legal & General to Akors SSAS administered by RC Administration Limited.

As you are aware, owing to a change in pensions legislation aimed at preventing members from falling victims to scams, we must undertake certain due diligence to assess whether a transfer request can proceed.

We are required by law to check whether the proposed transfer meets one of two new statutory conditions.

The first condition is that the receiving scheme is a "low risk scheme" (i.e. a public service scheme, an authorised master trust or an authorised collective defined contribution pension scheme). Your request does not fall within this condition.

If the first condition is not met, we must consider your transfer request against the second condition. This involves considering whether certain red and amber flags as set out in legislation are present in respect of your requested transfer. The presence of these red and amber flags indicate a heightened risk of a pension scam.

Your transfer request did not meet the first condition, so we have assessed it against the second condition.

Following our due diligence checks, we have concluded that your transfer request raises amber flags. We have reviewed all documents and would like to draw to your attention the following concerns that we have:

- **Commercial Property** - You have stated on your transfer questionnaire that your fund will be invested in Commercial Property. **Commercial Property is a non-FCA regulated investment, as such it is not offered the same regulatory protection as other investments.** Under the regulations, this raises an Amber Flag and you are required to complete a MoneyHelper appointment before we can proceed.

We are unable to confirm your scheme is a low risk transfer under conditions 1 and 2 of the transfer regulations, as such you will need to contact Money and Pensions Advice Service to book a consultation.

By law, this means that your transfer cannot go ahead unless you attend a free Pension Safeguarding Guidance appointment from the government-backed organisation, MoneyHelper. As such you will need to contact MoneyHelper to book a consultation.

### **How advice from MoneyHelper differs from advice provided by an independent financial advisor**

We recognise that you may have already obtained independent financial advice in respect of your transfer. Please note that the requirement to attend a Pension Safeguarding Guidance appointment with MoneyHelper is a separate, distinct, and additional requirement.

MoneyHelper is set up to give free, impartial guidance with the intention of helping individuals understand the risk of being scammed and avoiding making a transfer that leads to them losing some or all of their pension savings. This is different to the role of a financial adviser.

### **Next steps**

If you wish to proceed with the transfer following your appointment with MoneyHelper, I have included a member declaration which you will need to complete and return along with the email you will receive from MoneyHelper once you have completed your consultation with them. Once we have received the MaPS Declaration and MoneyHelper email from you we can proceed with the transfer. The Declaration serves as written confirmation that you are aware of our concerns and wish to proceed and the MoneyHelper email is evidence that the regulatory process has been followed and all steps are complete. We cannot proceed without both of these.

### **Contact Information:**

Website: <https://www.moneyhelper.org.uk/pension-safeguarding>

You can also book by calling 0800 015 4906 free or, if you're overseas, by calling +44 20 7932 5780

We cannot proceed with the transfer without evidence that you have contacted the Money and Pensions Advice Service.

If you are consolidating more than one pension, you may wish to wait until you have requested all transfers before booking your appointment. This will avoid you being asked to attend more than one safeguarding appointment.

We recommend that you seek advice from a financial adviser, authorised by the Financial Conduct Authority, with a view to transferring to a different arrangement. If you do not currently have a financial adviser you may find one at [www.unbiased.co.uk](http://www.unbiased.co.uk).

If a scheme provides you with a lump sum or payment, other than to provide retirement benefits, then you will incur a tax liability of up to 55% on any payments that you receive. This is also the case if the scheme invests in assets that are not deemed to be permitted pension investments.

If you need more information or have any questions please contact us. For more details about Workplace Pensions please visit: [www.legalandgeneral.com/workplacebenefits](http://www.legalandgeneral.com/workplacebenefits).

Yours sincerely,

**Jordan Jones**

**Kind reagrds,**

**Aga**

On Wed, 30 Aug 2023 at 17:16, Aga Niewiadomska <[agaakors@gmail.com](mailto:agaakors@gmail.com)> wrote:

Hi Lisa,  
I have received the following message below.  
Would you recommend to complete this declaration?  
KR/Aga

**Ref: 2966111301**

**Ms Niewiadomska**

**SYNTHOMER PLC GROUP PERSONAL PENSION**

Dear Ms Niewiadomska,

We have received a request to transfer the above pension funds from Legal & General to Akors SSAS.

Unfortunately, we are unable to proceed as the Member Declaration is for a standard transfer, however we have noticed a note on the quote to leave the policy open.

If you wish to proceed with the transfer of funds to Akors SSAS, Please could you sign and date the enclosed Member Declaration for a partial transfer and return it to us by post or email.

Email: [Grouptransfersout@landg.com](mailto:Grouptransfersout@landg.com)

Post: Workplace Savings - Pension Benefits

Knox Court,

10 Fitzalan Place,

Cardiff,

CF24 0TL

If you need more information or have any questions please contact us. For more details about Workplace Pensions please visit: [legalandgeneral.com/workplacebenefits](https://legalandgeneral.com/workplacebenefits).

If you require anything further, please do not hesitate to contact us.

Kind Regards,

**Samuel Cawley**  
Customer and Client Advisor

[Grouptransfersout@landg.com](mailto:Grouptransfersout@landg.com)  
+44 (0)370 163 4598

Legal & General Pension Transfers, Brunel House, 2 Fitzalan Road, Cardiff,  
CF24 0EB



