



Lisa Welton <lisa@retirement.capital>

Re: Akors SSAS - Funds Transfer

1 message

Lisa Welton <lisa@retirement.capital>

12 July 2023 at 14:08

To: Miroslaw Sroka <miro@akorsproperty.com>, aga@akorsproperty.com

Cc: Veronica Walkman <veronica@retirement.capital>, Brian Harvey <brian@retirement.capital>

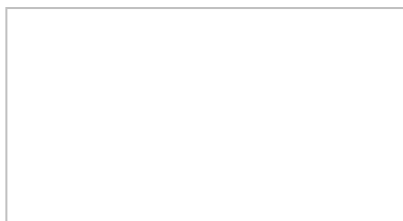
Hi Miro & Aga,

I have still not had a reply from either of you. I am going to remove both of your transfers from my list. If at any time you wish to start the process in the future please do not hesitate to let Veronica know she is your scheme administrator.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

Web. <https://retirement.capital>

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Email: lisa@retirement.capital

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On Tue, 4 Jul 2023 at 14:14, Lisa Welton <lisa@retirement.capital> wrote:

Dear Miro & Aga,

I have not heard back from you... Please advise if you wish to proceed with your transfers?

Kind Regards,

Lisa

On Thu, 25 May 2023 at 13:39, Lisa Welton <lisa@retirement.capital> wrote:

Hi Miro,

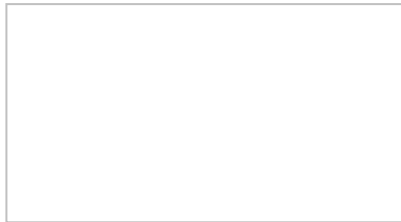
Yes this is correct... Please see the attached "transfer process in". This is for each member transferring in to a SSAS.

These documents were sent to you in January when I first made contact with you with all the details & documents explained which are required for the transfers.

Kind Regards,

Lisa

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On Wed, 24 May 2023 at 23:17, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Good evening Lisa,

Just to clarify, if Aga wants to do the transfer, she will have to take £533 gross as a salary per month from Akors property limited for at least 3 months?

And if I would have to do the same if I want to do the transfer. That means that for both of us we would have pay £1066 as a salary from Akors(£533 each to our personal accounts)and on top of that we would have to pay £426 tax to HMRC as we are both 40% tax payers.

Can you please confirm?

Many thanks,

Miro

Many thanks,

Miro

On 2023-05-24 09:53, Lisa Welton wrote:

Morning Miro

This should be £533 gross payments per month.. It is for each member wanting to transfer.

Same as the contributions are for each member wanting to transfer.

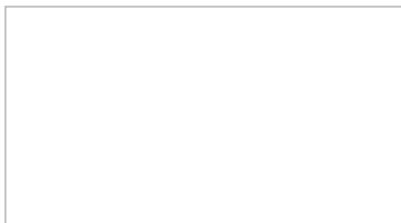
I am not sure that the lower amount paid is sufficient enough for the ceding schemes to accept.

If you can correct this now and moving forward should be ok if we leave it a couple of months.

Kind Regards,

Lisa

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On Tue, 23 May 2023 at 23:32, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Good evening Lisa,

I need to speak to my accountant as I think what happened is that £267 should be a gross salary and instead of £267 the transfer from Akors to our accounts suppose to be net £160.2 and for some reason is £267

Not sure what can be done about it. Do we need to wait again 3 months or this can be corrected somehow and we can start the transfer?

Just to be sure, together we need to pay salary of min £533 gross, so i asked to do payslips for £267 each, which equals to £534, then if we both pay 40% tax it is ok for the net on our accounts to be £160.20 each.

Many thanks,

Miro

On 2023-05-23 11:44, Lisa Welton wrote:

Hi Miro,

The payslips say 160.20 net payment but your statements have received the gross total of 267.00.

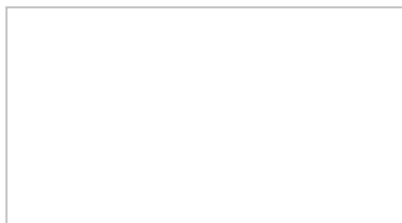
The payment amount on the payslips need to be the same as the net value on the payslips.

Maybe you have sent me the ones with the error on?

Kind Regards,

Lisa

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On Tue, 23 May 2023 at 00:22, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Good evening Lisa,

Apologies for being quiet, however we had a challenge with our payslips as we changed our accountant in Feb and discovered that the payslips were incorrect, so they had to amend everything. Hopefully now all is ok. Please see our payslips and personal account statements with visible salaries coming in.

Please let me know what will be the next step. I believe now you can request transfers for both of us

Looking forward to your reply

Many thanks,

Miro

On 2023-04-05 11:12, Lisa Welton wrote:

Good morning Miro,

I have been away at the beginning of this week which is why you could not get me. I had an Out of Office message on my emails and you should have received this.

If the money helper would not speak to Aga yet then if Legal & General request it later then you will need to make another appointment. This is something that is currently optional on their transfer discharge forms.

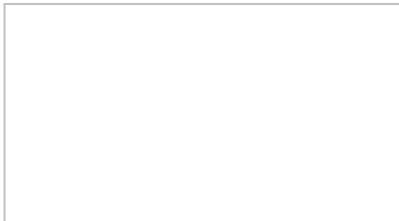
Has Aga got 3 months payslips from Akors property Limited? If there is only one payslip for April then we will need to wait.

The PAYE & Contributions is very important to make the connections with the Employer - SSAS - Members. If there are 3 months payslips and her personal bank statements to match we can start to move forward with the transfer. If the payslips are not in place of the last 3 months it will be better to wait.

Kind Regards,

Lisa

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On Mon, 3 Apr 2023 at 12:48, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Dear Lisa,

Aga just had the call with the Money helper and they couldn't provide her with the unique reference number as Legal&General did not send her any information about any red or amber flags. I assume they didn't as the transfer wasn't requested yet by you so, we may need to schedule another call once you request the transfer?

Also,

Can you clarify which statement you need to see for the 3 months contribution. Is it Sterling account which is our business account for Akors? If so please see attached. Contribution to SSAS £100 and Salaries to each of us £267 respectively. I also paid £200 to SSAS today £100 for me and £100 for |Aga) and paid us our April Salaries as well £267 each.

Considering the above, regarding the payslips are you talking about Aga work payslips or Akors payslips where you can see Aga's Akors salary being paid to Agas main account from Akors business account. Sorry but it's a bit confusing.

I tried to call you today but you were not available. Please call me when you're free to discuss.

Many thanks,

Miro

On 2023-02-21 08:42, Lisa Welton wrote:

Good morning Miro & Aga,

We are waiting on one piece of information for the paperwork to be pre-completed. Once we have this I will send it back to you for Aga to review and sign the documents ready to submit.

In the meantime please can you both make an appointment with the Money Helper as soon as possible (details are below).

And I have attached 3 letters which require Ags to review complete the parts in RED and return to me.

Once you have the 3 months contributions started and payslips in place we can start the process with Legal & General.

MONEY HELPER Appointment

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. 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).

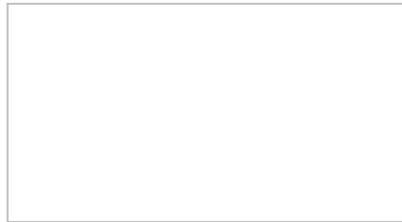
After your MoneyHelper guidance session, you will receive correspondence from MoneyHelper with **a unique reference number**.

Please provide this reference number to us.

Kind Regards,

Lisa

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On Mon, 20 Feb 2023 at 14:41, Veronica Walkman <veronica@retirement.capital> wrote:
Hi Miroslaw,

Many thanks for both of your emails and for signing the documents.

Unfortunately ORIGO does not apply for SSAS's.. so we and themselves will need to deal with transfer "manually".

Please feel free to send through the transfer form you have from Aegon via email and we will arrange it to be filled to make sure it is all correct and then will send it over to you for signing.

As for Aga's transfer papers - can you clarify please whether this was sent by post to us otherwise I assume we have not received anything as yet?

My colleague Lisa will be responsible for the transfer process however she is on holiday today but will get back to you tomorrow.

Any questions please let me know.

On Sun, 19 Feb 2023 at 15:22, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Good afternoon Veronica,

I just read through the new docs sent to me by AEGON and they are asking if you are member of Origo Options transfer service. If not, I need to complete their transfer form and send them back the form together with the HMRC registration certificate for our SSAS scheme. Can you please confirm if you are a member of the Origo services?

Many thanks,

Miro

Many thanks,

Miro

On 2023-02-19 11:42, Miroslaw Sroka wrote:

Good morning Veronica,

Please note, that Aga just signed the documents.

I also received the transfer papers from my pension provider(paper version). Can you please let me know if I shall signed these and send them to you or shall I just send them unsigned.

Please let me know the address i need to send these docs to. Also, please confirm you received Aga's, transfer papers and how we are progressing with her funds transfer?

Many thanks,

Miro

On 2023-02-17 18:51, Veronica Walkman wrote:

Hi Miroslaw,

Hope all is well.

The documentation we sent still remains unsigned and requires Agnieszka's signature on it. Could you please arrange for this to be signed at your earliest convenience.

Thank you.

On Thu, 26 Jan 2023 at 12:30, Veronica Walkman <veronica@retirement.capital> wrote:

Hi Miroslaw,

Have just re-issued the link. Many thanks for fixing it.

On Wed, 25 Jan 2023 at 22:46, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Dear Veronica,

Now it should be all ok. Can you please resend the docu sign

Many thanks,

Miro

On 2023-01-25 16:37, Veronica Walkman wrote:

Hi Miroslaw,

It would appear that Agnieszka's email - aga@akorsproperty.com - needs fixing as her inbox is full or it's receiving too much mail at the moment, so DocuSign was not allowed to send its link.

Could you kindly check this please?

Thank you.

On Mon, 23 Jan 2023 at 12:14, Veronica Walkman <veronica@retirement.capital> wrote:

Good morning Miroslaw,

Many thanks for that, appreciate it.

On Sat, 21 Jan 2023 at 12:41, Miroslaw Sroka <miro@akorsproperty.com> wrote:

Dear Veronica,

I've signed the Docu as requested

Many thanks,

Miro

On 2023-01-18 15:56, Veronica Walkman wrote:

Hi Miro and Agnieszka,

Due to the technical error the SSAS documentation that was sent to you in summer has got voided in the system and we cannot collect it from DocuSign.

So I have just reissued the DocuSign link and put the correct date as the whole paperwork must be signed with the same date. If you can kindly proceed with that please, you should have received an email from Retirement Capital and there would be link inside with the instructions.

Apologies for the inconvenience caused.

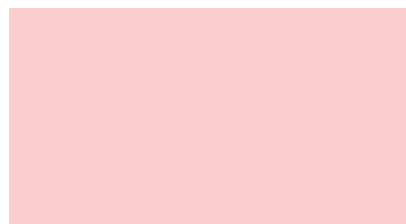
Any questions or assistance please let me know.

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All the best,
Veronica Walkman



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Email: veronica@retirement.capital



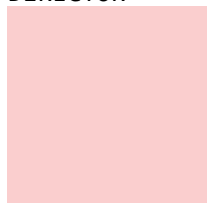
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Kind regards,

Mirosław Sroka
DIRECTOR

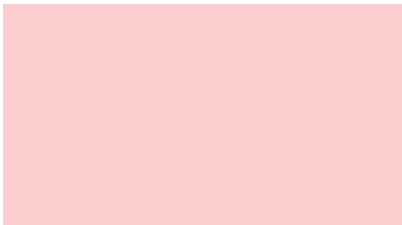


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All the best,
Veronica Walkman



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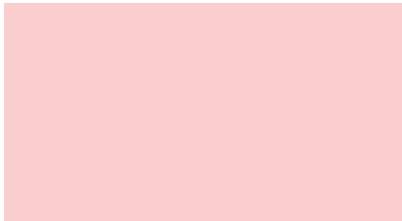
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All the best,
Veronica Walkman



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Kind regards,

Mirosław Sroka
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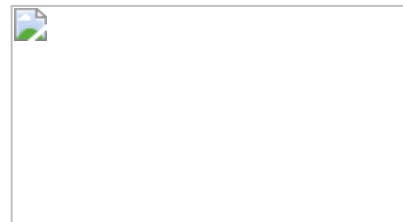


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Veronica Walkman



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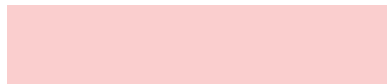


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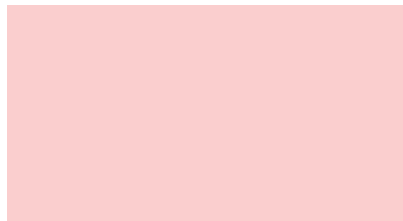
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Kind regards,

Mirosław Sroka
DIRECTOR



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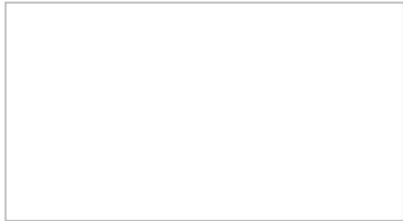


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Kind regards,

Miroslaw Sroka
DIRECTOR



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Miroslaw Sroka
DIRECTOR



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