



Lisa Welton <lisa@retirement.capital>

Re: FW: Transfer of your pension funds into Bowers SSAS

1 message

Lisa Welton <lisa@retirement.capital>

25 February 2025 at 18:26

To: Amanda Best <amanda@lyonhurstwealth.co.uk>, Benjamin James Bowers <ben@blowinvestments.co.uk>

Cc: Georgina Martin <georginam@retirement.capital>

Hi Amanda, Benjamin & Lucy,

Amanda your email was hidden in my spam folder.

One of the main requirements are that we need to show a minimum of 100.00 monthly contributions for 3 months for each transferring member and for the the contributions to continue until the transfers are completed and the funds are in your SSAS account.

Benjamin please can you advise if the participating employer **Blow Investments** has been making company contributions? I beleive Gina has already spoken with you about this. I spoke to Gina about this case. It is not possible to back date the contributions but if **Blow Investments** makes contributions for each of you this week for February and then set up a standing order for the 1st monthly to continue. Before the end of March we should be able to submit the transfer request. Each transferring member will need company contributions of 100.00 monthly with the reference "**ER + members name**" on the statements.

Company contributions is one of the main requirements along with the PAYE again the monthly salary payments needs to match the amount on the payslips (some people pay dividends and salary in one payment this is not ideal and can cause delays).

I will require a copy of the SSAS statement to show the contiribtuions paid into the SSAS. If you can confirm the company contributions have already started. I will start to prepare the documents necessary for the transfer to be submitted as soon as it will be possible.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

On Tue, 25 Feb 2025 at 11:02, Amanda Best <amanda@lyonhurstwealth.co.uk> wrote:

Hi, Lisa,

Many thanks for that.

Kind regards

Amanda Best

Office Manager



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From: Lisa Welton <lisa@retirement.capital>
Sent: 25 February 2025 09:48
To: Amanda Best <amanda@lyonhurstwealth.co.uk>
Subject: Re: FW: Transfer of your pension funds into Bowers SSAS

Good morning Amanda,

I had not received your below email response. I will action this as soon as possible and return back to you shortly.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

On Tue, 25 Feb 2025 at 10:39, Amanda Best <amanda@lyonhurstwealth.co.uk> wrote:

Good morning, Lisa,

Can we have an update on this, please. We've been trying to transfer this one for over two years now and the client is, understandably, getting very impatient.

Many thanks in advance,

Kind regards

Amanda Best

Office Manager



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From: Amanda Best <amanda@lyonhurstwealth.co.uk>

Sent: 20 February 2025 10:30

To: 'Lisa@retirement.capital' <lisa@retirement.capital>

Cc: 'Ben Bowers' <ben@blowinvestments.co.uk>; 'Paul Robertson' <paul@lyonhurstwealth.co.uk>

Subject: FW: Transfer of your pension funds into Bowers SSAS

Good morning, Lisa,

RE: Ben Bowers P0755 – 30790 – 00392

Lucy Bowers P0755 – 30790 – 00396

Further to your email to Ben, please note that both Ben and Lucy are employed by Blow Investments, not Myrefield. Policy numbers for transfers from True Potential are noted above.

I have already sent the transfer form on to Georgina.

Should you need anything else, please do not hesitate to contact me.

Many thanks,

Amanda Best

From: Lisa Welton <lisa@retirement.capital>
Sent: 20 February 2025 08:23
To: Ben Bowers <ben@blowinvestments.co.uk>
Cc: Georgina Martin <georginam@retirement.capital>
Subject: Transfer of your pension funds into Bowers SSAS



Retirement
Capital

Dear Benjamin James Bowers,

Please find attached the "transfer pack" and "transfer process in" documents. These explain what we need to prepare and send to the ceding scheme where your pension is currently held, along with the costs involved. The transfer pack fee is payable once the ceding scheme confirms receipt of the application. We will provide pre-completed letters for members to review and sign.

Please let us know if any part of your transfer will be an in-specie transfer (i.e., a transfer of assets directly into the SSAS rather than a cash transfer). We need this information for the transfer process.

Our dedicated team has extensive experience with transfers, which can be time-consuming and require accurate information from the start to avoid rejection. If you do not want us to send 'chaser correspondence', just let us know.

As per the attached "transfer process in" document, it is crucial to:

- Please pay a contribution in as soon as possible for February. Then set up a monthly standing order for the 1st of the month for ongoing contributions from the sponsoring employer MYREFIELD LIMITED, into the SSAS bank account as soon as possible. A minimum of £100.00 per person transferring per month. Transfers should be made with the reference "ER + Benjamin" for our internal reference. Ceding schemes require a minimum of 3 months of employer contributions.

Account Name:

Account Number:

Sort Code:

Bowers SSAS

43859525

20-57-44

- - Ensure you have PAYE in place from the sponsoring employer MYREFIELD LIMITED, and can provide personal bank statements showing salary payments matching your payslips. Ceding schemes require a minimum of the last 3 months of PAYE and personal statements when we are ready to submit the transfer request. I will request these once we have the contributions in place.
 - Please supply your latest valuation and policy details from the ceding scheme so we can start to draft the necessary documents.

I look forward to hearing from you. If you have any further questions, please do not hesitate to contact me

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

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