



Lisa Welton <lisa@retirement.capital>

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## Re: Update: Transfer out - VG0407710 - Edward Brunt - Edward Brunt SSAS

2 messages

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**Ed Brunt** <edbrunt@actioncoach.co.uk>

4 October 2023 at 11:17

To: Lisa Welton <lisa@retirement.capital>

Cc: Georgina Martin <georginam@retirement.capital>

Hi Georgia,

I received the attached email from them and responded, please see attached.

Awaiting reply.

10:16

 5G **Subject:** SSAS Transfer Out - Action required

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Hi Edward,

I hope you are well.

I just tried to give you a quick call but was unable to get through.

Please be assured that we are not looking to hold your funds or delay this transfer.

As SSAS transfers can have higher implications, we need to perform some due diligence checks. The process can be complex and it will involve making sure we have confidence that the transfer will not involve scam activity.

Currently we are waiting for a letter from HMRC to confirm the schemes status.

This is the last remaining requirement before your case is passed to our trustee panel who will review the information and make a decision on whether we can proceed with the transfer or not.

We have recently sent a chaser to HMRC for the scheme status letter.

Please let me know if you have any questions.

Kind regards,  
Hanaan

Personal Investor Services

 [secure.vanguardinvestor.co.uk](https://secure.vanguardinvestor.co.uk)



10:16

 5G  87 Reply**To:** Personal Investor Services**From:** Edward Brunt**Subject:** SSAS Transfer Out - Action required

It seems to always be "1 last piece of the puzzle" I received a call from you a couple of months back saying the only thing holding it up was I needed to have a meeting with an independent adviser to ask me some questions, I can remember the name. I was told as soon as this was done the transfer could be made. Now you're telling me there's another 1 last piece, which isn't actually the last piece because you need to send it to a board who will decide whether I can move my money or not. Am I reading that right?!? A board who will decide what I can and cannot do with my own money after jumping through hoop after hoop of "1 last thing" It's an absolute joke.

**To:** Edward Brunt

**From:** Personal Investor Services

**Subject:** SSAS Transfer Out - Action required

Hi Edward,

I hope you are well.

I just tried to give you a quick call but was unable to get through.

 [secure.vanguardinvestor.co.uk](https://secure.vanguardinvestor.co.uk)

On Wed, 4 Oct 2023 at 10:15, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Ed,

Please can you advise on an update of your Vanguard transfer?.. The funds are still not with us. If you have completed the SafeGuidance appointment they should be sending the funds across after they have received this confirmation. I have a note on your case that you advised me your Safeguidance appointment was on 6th September and you sent the confirmation on them shortly thereafter.

Kind regards  
Lisa

On Tue, 26 Sept 2023 at 09:48, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Ed,

Please can you contact Vanguard. They have not made the transfer yet and if you have sent them the safeguidance confirmation they should transfer the funds....

Also I am still awaiting the contributions letters for Asquith from you. I only received the signed page without the 1st page being on company headed paper. Please can you forward these to me asap, I have everything for this ready and will need to get new payslips and statements if it goes into the next month before I can submit the request. I have sent a few emails about this now with no response. Thanks

Kind Regards,

Lisa

On Thu, 14 Sept 2023 at 10:37, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Yes and yes, I'll check for a response later today

On Thu, 14 Sep 2023 at 09:33, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Ed,

Did you have your safeguidance appointment on 6th September?... If so have you forwarded a copy of the confirmation email to Vanguard so they can process the transfer.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

On Fri, 11 Aug 2023 at 11:20, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Thanks,

I have booked for September 6th.

Speak soon,  
Ed Brunt  
ActionCOACH Sheffield  
[Book a call](#)

Take a look at what we have coming up below!  
[Small Changes - Big Results](#)



On Fri, 11 Aug 2023 at 08:35, Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)> wrote:

Good morning Ed,

That is good news. Please make sure you book the appointment and let me know the date. Below are the details to book an appointment if you have not already done so...

*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**.*

Vanguard will want this confirmation unique reference number. Please also send me a copy for our records. Thank you

Kind Regards,

Lisa

On Thu, 10 Aug 2023 at 13:32, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Yes spoke to them the other day last thing I need to do is a money helper appointment.

They said it's required so just need to book and complete

On Thu, 10 Aug 2023 at 12:10, Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)> wrote:

Good afternoon Ed,

I have not heard back from you please can you request an update from Vanguard in case there is anything pending and what stage they are at with sending the funds over to your SSAS?

Kind regards  
Lisa

On Wed, 2 Aug 2023 at 14:07, Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)> wrote:

Good afternoon Ed,

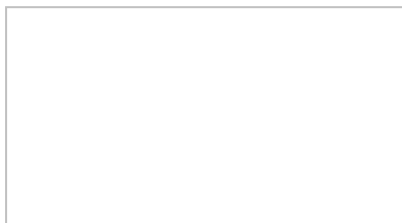
Please can you ask Vanguard for an update.

On the 25/07- we had returned back to HMRC for your transfer, so it is possible they will have heard from HMRC by now.

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](mailto:lisa@retirement.capital)

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Merthyr Tydfil Industrial Business Park  
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On Tue, 18 Jul 2023 at 19:40, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Received this yesterday,

18:39



February 2023

 Reply**To:** Edward Brunt**From:** Personal Investor Services**Subject:** Your Transfer out

Hi Edward,

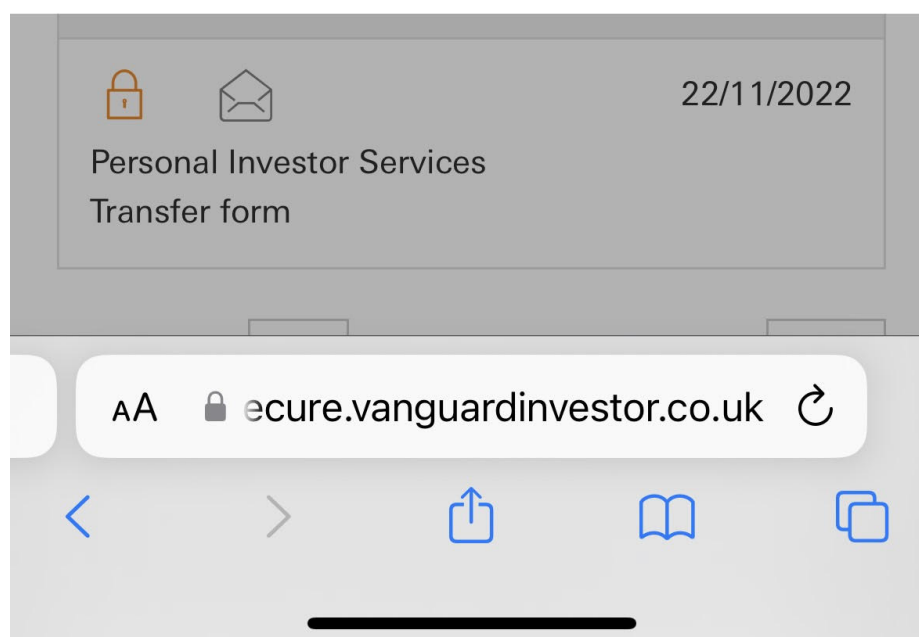
I hope this message finds you well.

I have informed our team all of your transfer documents have been uploaded and to proceed.

If we need anything further, we shall get back in touch.

Kind Regards,  
Kam

Personal Investor Services



On Mon, 17 Jul 2023 at 13:46, Lisa Welton <lisa@retirement.capital> wrote:

Hi Ed,

Have you heard anything more from Vanguard. There is still no sign of the transfer into the SSAS account.

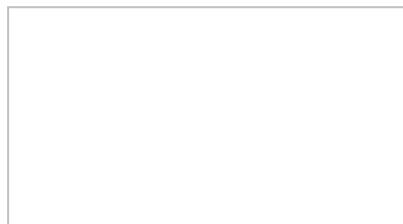
Please can you ask them if there is anything outstanding or pending holding up the transfer. And please let me know what their response is.

Thank 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](mailto:lisa@retirement.capital)

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On Mon, 10 Jul 2023 at 10:34, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Hi lisa,

Last message received.

Good afternoon Edward

I hope you are well today and thank you for your message.

I can confirm your bank details are now verified.

I hope this information is clear, but should you have any questions at all please do not hesitate to ask.

Kind regards

Andrew

Personal Investor Services

Speak soon,  
Ed Brunt  
ActionCOACH Sheffield

Take a look at what we have coming up below!

[Small Changes - Big Results](#)  
[Steel City GrowthCLUB](#)  
[The Short Guys In Property](#)



On Tue, 27 Jun 2023 at 10:42, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Ed,

Thanks for the update.

Please keep me informed. So it doesn't just sit on someones desk and get forgotten about.

Kind regards  
Lisa

On Tue, 27 Jun 2023 at 11:31, Ed Brunt <edbrunt@actioncoach.co.uk> wrote:

They have asked for another document now so i have done that, hopefully will be the last one.

Speak soon,  
Ed Brunt  
ActionCOACH Sheffield

Take a look at what we have coming up below!

[Small Changes - Big Results](#)  
[Steel City GrowthCLUB](#)  
[The Short Guys In Property](#)



On Fri, 16 Jun 2023 at 10:20, Lisa Welton <lisa@retirement.capital> wrote:  
Good morning Ed,

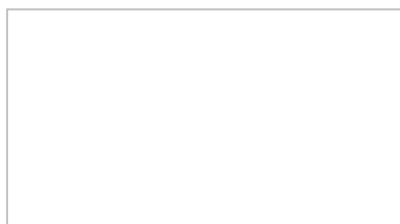
I hope this email finds you well.

Please can you ask Vanguard for an update of the status of the transfer? And let me know. Thank you

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.



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Phone: 0330 311 0088

Email: [lisa@retirement.capital](mailto:lisa@retirement.capital)

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On Mon, 5 Jun 2023 at 11:11, Ed Brunt <[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)> wrote:

Hi Lisa,

Update below.

**To:** Personal Investor Services  
**From:** Edward Brunt  
**Subject:** Request for further documents

I have uploaded the documents for the bank account where the funds will be transferred to. Let me know if this is all okay

**To:** Personal Investor Services  
**From:** Edward Brunt  
**Subject:** Request for further documents

Is this for my transfer out? If so is this for my personal bank account or the bank account you will be transferring the money into (my SSAS account)?

**To:** Edward Brunt  
**From:** Personal Investor Services  
**Subject:** Request for further documents

Dear Edward

Thanks for posting us a copy of your bank statement.

We cannot accept a copy of your bank statement by post. Any documents posted in must be original or certified copies.

To verify your bank account, could you please send us one of the following documents:

(Please provide a photo or scan of one of the below documents and upload this via our document upload tool located within 'Documents' in the left hand menu)

- A blank cheque with VOID written in the amount from your nominated bank account
- A bank statement (dated within the last 3 months).

If you need any help, please contact us.

Kind regards,

## Personal Investor Services

Speak soon,  
Ed Brunt  
ActionCOACH Sheffield



On Thu, 1 Jun 2023 at 12:46, Lisa Welton <lisa@retirement.capital> wrote:  
Hi Ed,

You will see the emails I have been sending to Vanguard. Please can you check your online portal and also ask them for an update. Nothing has been confirmed. They will not speak to me on the phone and are not returning my emails either (below). Even though there is an Authority Letter in place.

Lisa

On Thu, 1 Jun 2023 at 13:41, <info@rcadministration.com> wrote:  
Dear Transfers team,

Client name: **Edward Brunt**  
Policy No: **VG0407710**  
NINo: **JH260270C**

Please can you give an update on this transfer. Nothing has been heard since the submission of all the documents on the 18th May 2023

I have been advised I am unable to speak to someone on the phone as a third party and to contact by email.

I would be most grateful if you would please send an update on this transfer out.

All of the documents listed in the below chain of emails were also posted out to you. Thank you

Kind regards,  
Lisa Welton

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane  
Poynton  
Cheshire  
SK12 1RD

Company Number: 12409200

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persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

On 25/05/2023 10:32 CEST [info@rcadministration.com](mailto:info@rcadministration.com) wrote:

Dear Transfers team,

Client name: **Edward Brunt**

Policy No: **VG0407710**

NINo: **JH260270C**

I hope this email finds you well...

I have been advised I am unable to speak to someone on the phone as a third party and to contact by email.

I would be most grateful if you would please send an update on this transfer out.

All of the documents listed in the below email were also posted out to you. Thank you

Kind regards  
Lisa Welton  
RC Administration Limited

Phone: 0330 311 0839

[1A Park Lane](#)  
[Poynton](#)  
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----- Original Message -----

From: [info@rcadministration.com](mailto:info@rcadministration.com)

To: "[Vanguard.PensionAdmin@fnz.co.uk](mailto:Vanguard.PensionAdmin@fnz.co.uk)"

<[Vanguard.PensionAdmin@fnz.co.uk](mailto:Vanguard.PensionAdmin@fnz.co.uk)>

CC: "[Personalinvestors@vanguard.co.uk](mailto:Personalinvestors@vanguard.co.uk)"

<[Personalinvestors@vanguard.co.uk](mailto:Personalinvestors@vanguard.co.uk)> ,

"[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)"

<[edbrunt@actioncoach.co.uk](mailto:edbrunt@actioncoach.co.uk)>

Date: 18/05/2023 09:36 CEST

Subject: Transfer out - VG0407710 - Edward  
Brunt - Edward Brunt SSAS

Good morning Transfers team,

Client name: **Edward Brunt**

Pension Company Policy/Plan Number:

**VG0407710**

NINO: **JH260270C**

Please find enclosed a completed application from Edward Brunt to transfer his pension out, together with the following documents:

1. Pension Transfer Out Form
2. Trust Deed
3. Scheme Rules
4. HMRC Screen shot
5. HMRC Tax Registration Letter
6. Metro SSAS Bank Account Details
7. Metro SSAS Bank Statement
8. Authority Letter
9. Company contributions schedule letter
10. Company Employment Letter
11. Payslips (Mar, Apr & May 2023)
12. Personal Bank Statements (3 months)

I would be most grateful if you may process Edward Brunt's request at your earliest convenience. Should you require any further information, please do not hesitate to contact us

Kind regards,  
Lisa Welton

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane  
Poynton  
Cheshire  
SK12 1RD

Company Number: 12409200

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Speak soon,  
Ed Brunt  
ActionCOACH Sheffield

Take a look at what we have coming up below!  
[Small Changes - Big Results](#)



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Speak soon,  
Ed Brunt  
ActionCOACH Sheffield  
[Book a call](#)

Take a look at what we have coming up below!  
[Small Changes - Big Results](#)



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**Lisa Welton** <lisa@retirement.capital>  
Draft To: Ed Brunt <edbrunt@actioncoach.co.uk>  
Cc: Georgina Martin <georginam@retirement.capital>

4 October 2023 at 11:23

Thank you...

[Quoted text hidden]