



Lisa Welton <lisa@retirement.capital>

RE: Local Government Pension - Transfer out- Edwards SSAS

1 message

Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk> 23 November 2023 at 16:34
To: Lisa Welton <lisa@retirement.capital>, Mandy Edwards <mandy.ingram1812@gmail.com>
Cc: Emily McAlister <emily@retirement.capital>, Kenny Gahagan <kenny@sirrusfp.com>

Thanks for all your efforts Lisa,

I am going to think about it, I may just leave it where it is for now.

Kind Regards

RICHARD EDWARDS

Director

I will be on annual leave from 8th January-15th January 2024.



[e] rich@randrdevon.co.uk

[t] 01884 266 841

R & R Services (Devon) Limited | Four Oaks | Miry Lane | Kentisbeare | Cullompton | Devon | EX15 2HA

Company Reg. No: 4717840



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From: Lisa Welton <lisa@retirement.capital>
Sent: Thursday, November 23, 2023 1:35 PM
To: Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk>; Mandy Edwards <mandy.ingram1812@gmail.com>
Cc: Emily McAlister <emily@retirement.capital>
Subject: Re: Local Government Pension - Transfer out- Edwards SSAS

Hi Richard

Please see attached email back from Steph King.. They don't allow partial transfers.

I will wait to hear back from you to see how you want to proceed.

Kind regards

Lisa

----- Nov 22, 2023 11:01 PM **lisa@retirement.capital** wrote -----

Hi Richard,

I called them earlier and spoke to Chris Harris, he will come back to me to confirm if partial transfer is possible, he didn't want to clarify as he wasn't sure.

He hasn't yet called me back but he has taken my number and email to respond back as soon as he has an answer. I will follow up tomorrow if nothing is heard back.

Kind regards

Lisa

----- Nov 22, 2023 05:36 PM **lisa@retirement.capital** wrote -----

Hi Richard

I will contact them to make sure they will accept a partial transfer...

I believe to get through to someone we have to call them after 12:00

Kind regards

Lisa

----- Nov 22, 2023 05:24 PM Rich@randrdevon.co.uk wrote -----

Good Morning,

So in principle it sounds ok, do we now go back to them or do you do that? its getting to be such a pain this transfer.

Kind Regards

RICHARD EDWARDS

Director

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From: Lisa Welton <lisa@retirement.capital>
Sent: Wednesday, November 22, 2023 8:13 AM
To: Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk>; support@retirement.capital
Cc: Emily McAlister <emily@retirement.capital>
Subject: Re: RE: FW: Local Government Pension - Transfer out- Edwards SSAS

Good morning Richard,

Yes that will eliminate the need for an IFA but, the funds do vary daily so if it gets to the point where they are going to make the transfer and her funds have gone up making it over 30K the same applies.

Kind regards

Lisa

----- Nov 21, 2023 10:47 PM Rich@randrdevon.co.uk wrote -----

Hi Lisa, Emily,

Thank you so much for your help so far.

I sent the form to Kenny to fill in the IFA bit but he can't do it, apparently it has to be a specialist company costing 4k, if we have to we will but I would prefer to leave two of Mandys pensions where they are (see below) so the transfer figure comes in just under 30k, am I right in thinking that would eliminate the need to employ an IFA?

- 3,824.24- leave where it is.
- 1,995.89
- 12,962.47
- 1,255.12 leave where it is.
- 14,849.81

Total £29, 808.17 (depending on the day of course)

Kind Regards

RICHARD EDWARDS

Director

I will be on annual leave from 8th January-15th January 2024.



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[t] 01884 266 841

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From: Lisa Welton <lisa@retirement.capital>
Sent: Monday, November 13, 2023 12:40 PM
To: Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk>
Cc: Emily McAlister <emily@retirement.capital>
Subject: Re: FW: FW: Local Government Pension - Transfer out

Please let me know when Mandy has received the IFA advice. There is a part on the form the IFA needs to complete (attached) this is not the completed document as yet. But the IFA only needs to complete the parts required on their part.

Kind regards

Lisa

On Mon, 13 Nov 2023 at 13:05, Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk> wrote:

Wonderful, thanks Lisa...

Kind Regards

RICHARD EDWARDS

Director

I will be on annual leave from 8th January-15th January 2024.



[e] rich@randrdevon.co.uk

[t] 01884 266 841

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From: Lisa Welton <lisa@retirement.capital>
Sent: Monday, November 13, 2023 11:18 AM
To: Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk>
Subject: Re: FW: FW: Local Government Pension - Transfer out

Hi Richard,

Below are the figures Steph sent through, I make the total, 34,887.53 total

- 3,824.24
- 1,995.89
- 12,962.47
- 1,255.12
- 14,849.81

Kind regards

Lisa

On Mon, 13 Nov 2023 at 12:12, Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk> wrote:

Hi Lisa,

Sounds like it's fun there !

I understand and take your advice re Steph, all I wanted to check with you is the value of Mandys pot all tallied up as using the attachments Steph sent through I cant make it over 30k, if you could confirm please.

Kind Regards

RICHARD EDWARDS

Director

I will be on annual leave from 8th January-15th January 2024.



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From: Lisa Welton <lisa@retirement.capital>

Sent: Monday, November 13, 2023 10:50 AM

To: Richard Edwards - R&R Services (Devon) Ltd <Rich@randrdevon.co.uk>

Cc: Mandy ingram <mandy.ingram1812@gmail.com>; Emily McAlister <emily@retirement.capital>

Subject: Re: FW: FW: Local Government Pension - Transfer out

Good morning Richard,

I have received a message that I have you called. I am unable to call you back because I will not be able to hear you, due to builders currently next door that sound like they are in the same room as me.

If you want to send a message to Steph King you can but, I really don't think this is going to make a difference.

The form they have now is completely different to the one submitted last year. They will still need this information to be able to run the necessary checks to complete the transfer.

Kind regards

Lisa

On Mon, 13 Nov 2023 at 09:26, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Richard & Mandy,

I don't think that there is much point in trying to argue with them on this as the delay was with the government recalculations which is why they have recalculated the transfer amounts. The rules have changed much since your first.

Please seek financial advice as they have advised this is a requirement for final salary transfers over 30k.

Please can you make sure that the requirements are in place to satisfy them to complete the transfer:

Company (R&R Services (DEVON) Ltd) is making Contributions into the SSAS for Mandy (min of £ 100. per month)

Monthly payslips will be available from the sponsoring company R&R Services (DEVON) Ltd

Mandy will be able to provide personal bank statements showing the salary paid.

This morning I will prepare the draft documents we will need to send to them for them to complete the transfer.

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

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On Mon, 13 Nov 2023 at 08:48, Richard Edwards - R&R Services (Devon) Ltd
<Rich@randrdevon.co.uk> wrote:

Good morning Lisa,

I see we are back at the start again, I don't find this fair and wonder if there is grounds to contact the TPR ?

The hold up has never been with us (you, me and Mandy), between us we have always provided any requested information straight away, I feel this is their way of stalling, the fault lies with Peninsula, they cant even get Mandys surname correct.

Should I write this again and copy in Steph King?

Kind Regards

RICHARD EDWARDS

Director

I will be on annual leave from 8th January-15th January 2024.

From: Steph King
Sent: 10 November 2023 10:12
To: Mandy ingram <mandy.ingram1812@gmail.com>; info@rcadministration.com
Subject: Local Government Pension - Transfer out

Dear Mrs Ingram

Please accept my apologies for the delay in getting back to you. After reviewing your case my team leader has requested that we re-calculate your quotes as so much time has now passed since we first provided them and Government Actuaries Department factors have changed. Please find the revised calculations attached. Please note as the total amount of the transfer values has now exceeded £30,000 we will require you to obtain financial advice. You will find the financial advice confirmation form in the pack found in the link below. We will also require for the discharge forms to be completed and a proof of occupational link (letter of employment/payslip) be provided as well as relevant HMRC certificates.

Transfer out declaration form - Peninsula Pensions

Kind regards

Steph

Steph King

Pensions Technician

Peninsula Pensions, Great Moor House, Bittern Road, Sowton Industrial Estate, Exeter, EX2 7NL

(Tel: 01392 38(3000) (ask for Pensions)

From 1st April 2022 all future LGPS member communications from Peninsula Pensions will be issued via our online portal [Member Self Service \(MSS\)](#), unless you were a member prior to 1st April 2015 and elect to opt out of the service. All documents relating to your pension and retirement will be viewable on the portal and **not issued by post**. Therefore, if you haven't signed up already, please register now using a personal email address instead of your work email address, which we recommend to ensure continued access to the service in the event of you leaving or changing employment.

Please view our '[frequently asked questions](#)' website page to find answers to questions that you may have and more information about the pension schemes that we administer.

Peninsula Pensions is not authorised to provide financial advice. If you require financial advice you should contact an Independent Financial Advisor (IFA). To find your nearest IFA check out the [MoneyHelper website](#) for a suitably qualified individual able to advise on Defined Benefit Schemes.

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