



IVCM Heritage Pensions

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Tuesday, 11 April 2017

Dear Sirs

Mr. Merlyn Hewison

SIPP004936

With regards to your transfer out request received on October 2016 for the above noted member.

We cannot proceed with the transfer out request. The transfer to the GG Decorators Yorkshire Limited Pension Scheme.

1. The Deed dated 22/09/2016 is not valid as GG Decorators Yorkshire Ltd (Co No 08916234) was dissolved on 09/08/2016. Therefore it could not have been signed.
2. The client says he is "unemployed" therefore what connection does he have on the SSAS
3. The client says he does have an IFA. Who is advising/persuading the client to transfer out? The SIPP is "regulated" product and protection is afforded to the member by the FCA, whereas the SSAS is not.

Should you require any further clarification, information or documentation, please do not hesitate to contact us.

Yours faithfully

Administration Department
IVCM Heritage Trustees Limited



Heritage Pensions

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