

Lisa Welton < lisa@retirement.capital>

## HMF Investment Trust SSAS - Aegon: TVOUT-513811 - Due Diligence **Questionnaire Required**

1 message

Lisa Welton < lisa@retirement.capital> 8 September 2023 at 09:31 To: andrew@hmf-properties.co.uk Cc: Paul Barry - The SSAS Consultant <paul@ssas-consultant.co.uk>, Veronica Walkman <veronica@retirement.capital> Hi Andrew, Please see the answers below to the questions to help you complete the form when you return... This questionnaire needs to be completed & returned by you... Please go through the below answers I have added in case these help, make sure they are correct for you... Please send me a completed copy before you send this back to them for review and also so we have a copy for our records. I have attached the Trust deed, Scheme Rules & 3 months payslips, you need to send to them with the questionnaire. 1) - ? 2)-? 3) - No 4)- No 5) - No 6)- Yes - A SSAS has HMRC-imposed restrictions on permissible investments. I will not include speculative or other investments considered high risk or non-HMRC compliant. 8)- Yes, The scheme will focus on commercial property rentals. 9)- Yes 10)- Yes, I have been told the initial and annual fees that will be charged by the SSAS administrators. 11)- Yes 12)- Yes, The SSAS Administration fees are broadly similar to these quoted by other potential providers. 13)- Yes 14)- No 15)- Yes, (Copy of Trust deed & rules attached) 16)- Yes- (3 months Payslips attached) 17)- Yes- I have met with... Paul SSAS Consultant? at ....? check FCA RC Administration Limited (fca.org.uk) They are an Introducer appointed representative. 18)- No 19)- Yes 20)- No 21)- No 22)- No 23)- Date, Print & Sign declaration 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** 

Retirement.Capital

Venture Wales Building Merthyr Tydfil Industrial Business Park Merthyr Tydfil Wales CF48 4DR

Any statement or advice given in this email or any other correspondence by Retirement Capital, its employees or consultants on any subject not covered by a signed terms of engagement is given without liability for any advice or mis-statement. This E-mail and any attachments to it are strictly confidential and intended solely for the addressee. It and they may contain information which is covered by professional or other privilege. If you are not the intended addressee, you must not disclose, forward, copy or take any action in reliance on this email or its attachments. If you have received this email in error, please notify the sender at data@retirement.capital as soon as possible and delete this email immediately and destroy any hard copies of it.

On Thu, 7 Sept 2023 at 22:30, Andrew Jannetta <andrew@hmf-properties.co.uk> wrote:

Hi Lisa,

See attached correspondence. I've not attempted to fill the forms out yet, out of the country without a computer till Sunday.

Regards, Andrew

Sent from Outlook for iOS

From: Transfers Out <transfersout@aegon.co.uk> Sent: Thursday, September 7, 2023 4:05 pm

**To:** a\_jannetta@hotmail.com <a\_jannetta@hotmail.com> **Subject:** TVOUT-513811 - Due Diligence Questionnaire Required

Good Afternoon

We are contacting you in regards to your recent application to transfer your Aegon pension to your new provider.

As a pension provider we have a duty to look for early warning signs of whether a pension is being transferred as part of a pension scam, and therefore need to conduct further due diligence on your request for transfer. We have attached a form to this email and we ask that you complete and return this at your earliest convenience. Your responses will enable us to gather more information on the new provider in order to ensure the integrity of the transfer.

Your pension is likely to be one of your most valuable assets. Like anything valuable, your pension can become the target for illegal activities, scams or offers of inappropriate and high risk investments. Find out more about the steps you can take to protect yourself from pension and investment scams and how to avoid them — visit fca.org.uk/scamsmart and pension-scams.com. We've also attached The Pensions Regulator leaflet which explains the dangers of pension scams and what you should do to protect yourself.

In accordance with guidance issued by the Financial Conduct Authority (FCA) and The Pensions Regulator, we strongly recommend that you seek advice from a UK regulated Financial Adviser, authorised by the FCA. For further information and guidance, you can also contact The Pensions Advisory Service (TPAS) (www.pensionsadvisoryservice.org.uk). The Pensions Advisory Service are independent and free service to answer your pension queries. They can be reached on 0800 011 3797 and can help you determine whether or not the pension you have been offered is appropriate for your circumstances.

We trust that this information is useful to you, and request that you return the questionnaire within 30 days. If you do wish to continue, we will complete further checks and may need to ask you for more information before we can make a decision on transferring your pension.

Please post the questionnaire to the following address: Platform Client Services, AEGON Sunderland SR43 4DL

If you have any questions regarding this, please do not hesitate to contact us.

In the next couple of days you may receive an email asking you a few simple questions to rate how well we've done today, and we'd appreciate if you could complete this for us.

Kind regards,

## **Jamie Cassels**

Platform Administrator – Money Out 3 Aegon Retirement Choices and One Retirement Digital Solutions Website

We've made a number of changes to make it easier to do business with us online and to get your queries answered quickly. If you have a query or wish to place an instruction with us please visit our Support & Contact pages for further information.



Aegon is a brand name of Scottish Equitable plc, Aegon UK plc and Aegon Investment Solutions Ltd. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE, Registered in Scotland, company number SC144517. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. Aegon Investment Solutions Limited, Registered office: Edinburgh Park, Edinburgh EH12 9SE, Registered in Scotland, company number SC394519. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 543123. Aegon UK plc, registered office: The Leadenhall building, 122 Leadenhall Street, London EC3V 4AB, Registered in England, company number 03679296. All are Aegon companies.

## **DISCLAIMER**

If you email us, we may keep a record of your name and email address. We protect our system from malicious software and viruses and recommend you do the same.

## 16 attachments



image004.png 3K

image001.png 3K







image002.png 4K

image005.png



F1A71C32FA9D4E88A3CA39ED1DC7CD9E[77063].jpg





9026FF031C9E4581A2AD407D585AB62F[77064].jpg



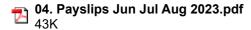


image002.png 4K



BF417B44AA324D1E86468B875C5B7D32[77062].jpg





Deed.pdf 854K

D3. Scheme Rules.pdf