



Lisa Welton <lisa@retirement.capital>

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

1 message

Lisa Welton <lisa@retirement.capital>

12 September 2023 at 13:31

To: andrew@hmf-properties.co.uk, Andrew Jannetta <andrew@hmfconsultancy.co.uk>

Cc: Paul Barry - The SSAS Consultant <paul@ssas-consultant.co.uk>, Veronica Walkman <veronica@retirement.capital>

Hi Andrew,

I have not heard back from you.

Did you manage to send the questionnaire?..

If so, do you have a copy of the questionnaire you sent & please advise when you sent it so we can schedule if/when we need to chase Aegon if there are no responses.

Kind Regards,

Lisa

On Fri, 8 Sept 2023 at 09:31, Lisa Welton <lisa@retirement.capital> wrote:

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.

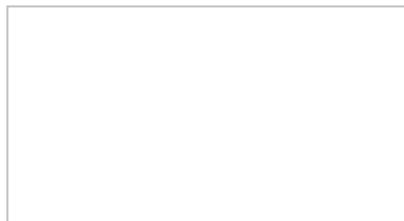
I have attached the Trust deed, Scheme Rules & 3 months payslips, you need to send to them with the questionnaire.

- 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.
- 7)- No
- 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](https://www.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.



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Data Processing Centre

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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.

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