



Mrs Nicola Steele  
Gryffe Manor Hallcraigs  
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Lines are open 8am to 6pm,  
Monday to Friday.

02/08/2023

OUR REFERENCE: 41418735

Dear Mrs Steele.

## YOU HAVEN'T SENT US ALL OF THE INFORMATION AND EVIDENCE WE ASKED FOR



- You recently asked us to transfer your pension to Nicola Steele Pension Scheme and we asked you for some more information and evidence.
- You've sent us some of the information and evidence we needed.
- There's some information and evidence missing. We've listed below what we still need from you. Please return that to us by **06/09/2023**.

We recently wrote to you asking for some more information and evidence about your request to transfer your pension to Nicola Steele Pension Scheme. We've not received some of the information and evidence we asked for and we need you to send this to us.

### NEXT STEPS

- With regard to Question 2-part g, on the enclosed transfer information form (TIF), you stated you found out about the receiving scheme through property training and investment groups. Please can you provide further information about this – what was the name of company that ran the property training, what was discussed, did any other companies present and if so what were the names of the companies? Please also clarify if you received any documentation, if so, please can you provide copies.
- Please provide a clarifying response in respect of Question 5. This question asks what you have been told about the consequences of accessing your pension fund before age 55. You answered with "Yes". But this doesn't tell us what you have been told about the consequences.
- Please clarify the response you gave in respect of Question 6. You answered "Yes" to what promises have you been given about any specific or guaranteed rate of return. What have you been promised?
- Please provide the FCA registration number in Question 8. This question asks whether you have been speaking with an adviser, or an adviser who works for a company. You appeared to omit the FCA registration number, and this is a requirement.
- In respect of Question 10, we note you have stated you have received a Suitability Report. Please provide a copy of this to assist with our checks.
- In respect of Question 15, you stated "No" to having received official documents during the transfer process. However, you haven't then confirmed how you received information. Please provide a response.
- In respect of Question 21, you stated your investments will have a set growth rate that is expected to be over 8% per year. Please confirm the details, as you did not provide a response to the second part of this question.



- You did not provide a response to Question 29. You answered "Yes" to knowing what the costs and charges are for your new arrangement. However, you did not then detail the costs and charges for the new arrangement. Please provide these details.
- In regard to part a of Question 33, you have detailed the scheme providers FCA registration number as DXT00019. This number appears to be for David Thompson a representative of True Potential Wealth Management LLP. Please clarify how this individual is connected to the transfer and your relationship with him. No mention was made within Question 8 of David Thompson or True Potential.
- We note you have provided an annual payslip to evidence earnings from Gryffe Manor Property Group. However, the bank statement provided doesn't appear to evidence this. Please provide a bank statement to evidence the £10,000, in the payslip supplied.
- Finally, as the receiving scheme has two or more members then the scheme should be registered with The Pensions Regulator, (TPR) and we require a copy of the TPR registration letter, in order to evidence that it is appropriately registered. Please provide us with a copy.
- Send us the evidence we need by **06/09/2023**.
- We'll review the information and evidence you send us and contact you to let you know what will happen next. Depending on what you tell us we may need to write to HM Revenue and Customs, or ask you to book an appointment with MoneyHelper, the Government's free impartial guidance service.

If you don't know the answer to any questions or aren't able to send us the information and evidence, we've asked for please write this on the form to let us know. We may not be able to go ahead with the transfer if it doesn't meet certain statutory conditions set out under the Pension Schemes Act 1993.

## WE'RE HERE TO HELP

If you have any questions or need more information you can call us on <xxxx xxx xxxx> (local rates apply). We're open Monday to Friday, 9am to 5pm. Please have your plan number to hand if you call.

Yours sincerely,

*Shannon Mulligan*

Customer Advisor  
Retirements Front and Back Office

If you would like a Braille, large print or audio version of this document, please contact us.

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware how we use your data and what your options are. Please review the latest privacy notice at [www.scottishwidows.co.uk/legalprivacy](http://www.scottishwidows.co.uk/legalprivacy) or ask for a copy on 0345 300 2244.