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## Transfer Pack - for comments

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**Esther Salmon** <esther@retirement.capital>

12 May 2022 at 18:16

To: Emily McAlister &lt;emily@retirement.capital&gt;

Cc: Georgina Martin &lt;georginam@retirement.capital&gt;, gavin mccloskey &lt;gavinm@retirement.capital&gt;, Vikki Whitby &lt;vikki@retirement.capital&gt;

Thanks Emily and Vikki,

This is really helpful, thank you. I second exactly what Gina said in her response today.

I agree with sending all the documentation at the beginning. I do this at the moment and still some providers ask for it again, even though they have already received it. Barclays Willis Towers Watson have now asked 3 times for the same contribution letter which they have now received 6 times, because I copy the client in and then she sends again for completeness (she's very protective). They will not budge until they receive it again and you can't argue with them saying you have received this 6 times!

The same provider also wanted to see 3 months of contributions going into the ssas before the transfer was requested!

Can we add into the docs list:

SSAS Bank statement showing contributions in  
Clients personal bank statements showing income received from employer  
Latest P60 (i have been asked for this as well as payslips)

Before the ssas / transfer actually goes ahead, the consultant must find out what transfers the clients wish to proceed with. Some types of pension transfers and amounts demand an IFA involved, which can come as quite a shock to the client.

Thanks

Kind Regards

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