



Lisa Welton &lt;lisa@retirement.capital&gt;

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**Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension**

1 message

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**Lisa Welton** <lisa@retirement.capital>

26 February 2024 at 09:49

To: Philip Steven Budd &lt;philipbudd@actioncoach.co.uk&gt;

Cc: Georgina Martin &lt;georginam@retirement.capital&gt;, David Nicklin &lt;davidn@retirement.capital&gt;

Good morning Phillip

Dave informs us that you had a chat recently and you do wish to go ahead with your transfers.

Please can you contact Scottish Widows and Fidelity for new transfer out forms. The ones we have are too old now and if we submit them they will send you new ones and ask to resubmit them.

Please advise them you are transferring into a SSAS and we are unable to use Origo or online systems.

I have attached the below listed documents:

1. Authority Letter Scottish Widows - Review, Sign, date, return by email
2. Authority Letter Fidelity - Review, Sign, date, return by email
3. Company Contributions Letter - Review details, on company headed paper complete parts in **Red**, sign, return by email.
4. Company Employment Letter - Review details, on company headed paper complete parts in **Red**, sign, return by email.

Kind regards

Lisa

My working hours are 8.00-14.00 Monday- Friday.

----- Jan 9, 2024 08:34 PM **lisa@retirement.capital** wrote -----

Good morning Philip,

I hope you are well.... Please can you advise if you wish to go ahead with your transfer request.. I have not received any response from you. I have tried to contact you by email and also left voicemail.

Kind regards

Lisa

----- Oct 30, 2023 09:47 PM **lisa@retirement.capital** wrote -----

Good afternoon Philip,

I hope this email finds you well. I have just left a voice mail on your mobile phone because I have not yet received a response from you regarding my emails below to submit your transfer requests with Scottish Widows.

Please can you advise me either way if you wish to continue the transfer requests?

Kind regards

Lisa

----- Forwarded message -----

From: **Lisa Welton** <lisa@retirement.capital>

Date: Mon, 25 Sept 2023 at 13:41

Subject: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

To: Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>

Cc: Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>

Good morning Philip

I have not received a response back from my email below. Please can you advise if you still wish to start the process to transfer your Scottish Widows and Fidelity pensions into your SSAS. To do this we require all of the documents back as stated in my email below.

Kind regards

Lisa

From: **Lisa Welton** <[lisa@retirement.capital](mailto:lisa@retirement.capital)>

Date: Mon, 18 Sept 2023 at 13:59

Subject: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

To: Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>

Cc: Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>

Good morning Philip,

Please can you contact Fidelity and request the discharge/ transfer out forms from them when doing so please advise them we need to have paper forms and are unable to use Origo because this is a SSAS you are transferring into.

Please find attached the below listed documents.

1. Transfer form Scottish Widows 6317789 - Review, Sign, date, return by email
2. Transfer form Scottish Widows 80310327 - Review, Sign, date, return by email
3. Authority Letter Scottish Widows - Review, Sign, date, return by email
4. Authority Letter Fidelity - Review, Sign, date, return by email
5. Company Contributions Letter - Review details, on company headed paper complete parts in **Red**, sign, return by email.
6. Company Employment Letter - Review details, on company headed paper complete parts in **Red**, sign, return by email.

We will also require you to return to us copies of.

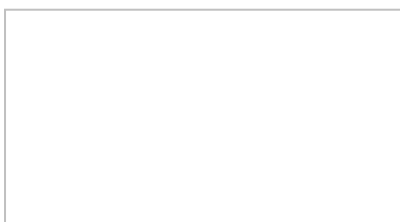
1. 3 months payslips
2. 3 months personal bank statements with transactions matching the payslips

**If you have any further questions please do not hesitate to contact me**

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](mailto:lisa@retirement.capital)

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On Wed, 19 Jul 2023 at 10:22, Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)> wrote:

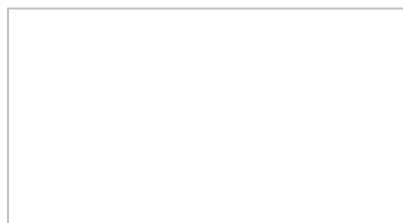
Morning Philip,

No, the pension contributions are not to be on your payslips. This would make it a member's contribution. Employer's contributions are required.

Kind Regards,

Lisa

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On Wed, 19 Jul 2023 at 09:33, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

There is nothing to transfer for Danielle.

Do I need my accountant to show the pension contribution on the payslip – please clarify

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**From:** Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)>  
**Date:** Wednesday, 19 July 2023 at 08:01  
**To:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>  
**Cc:** Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>  
**Subject:** Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

Morning Philip,

We will need to wait until the 3rd contribution is almost due to be paid for us to start the transfer process.

At that time we will need to show the 3 months contributions, 3 months payslips & personal bank statements showing the salary payments.

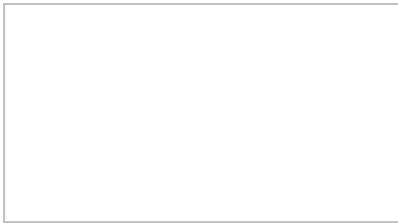
Currently I have 2 documents for Scottish Widows and one for Fidelity for you. I do not hold any documents for any transfers in Danielle's name.

I look forward to hearing from you in the coming months. When we can prepare the documents for submission.

Kind Regards,

Lisa

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On Tue, 18 Jul 2023 at 10:18, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Morning,

Standing orders have been created.

Standing order for Danielle and myself of £250 each month – starting from the 20<sup>th</sup> of this month, into the bank account details provided below.

Is there anything else you need me to do.

Best Regards

Phil Budd

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**From:** Lisa Welton <lisa@retirement.capital>  
**Date:** Monday, 17 July 2023 at 12:35  
**To:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>  
**Cc:** Georgina Martin <georginam@retirement.capital>  
**Subject:** Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

Good morning Philip,

I have not yet heard back from you regarding my email below.

We are unable to proceed with the transfer without the requirements.

I will wait to hear back from you.

Kind regards

Lisa

On Mon, 3 Jul 2023 at 12:18, Lisa Welton <lisa@retirement.capital> wrote:

Good morning Philip

I see that your SSAS bank account is now open (statement attached).

For the purpose of the transfer to proceed: Please set up a monthly standing order for **contributions from the sponsoring employer " Business Growth East Anglia Ltd "** into the SSAS bank account as soon as possible. A min of £ 100.00 each person transferring per month. Transfers to be made with the reference **ER + Name** for our internal reference. The requirements from ceding schemes are to show a minimum of 3 months contributions.

Account Name : **BUDD FAMILY PENSION SCHEME**

Account Number : **90244084**

Sort Code: **16-57-10**

Kind Regards,

Lisa

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On Tue, 20 Jun 2023 at 16:44, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Thanks – much appreciated.

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**From:** Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)>  
**Date:** Tuesday, 20 June 2023 at 12:04  
**To:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>  
**Cc:** Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>  
**Subject:** Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

Good morning Philip

From the paperwork that Scottish widows have sent it looks like we can treat this as one transfer..

In the case of Fidelity this will be another separate charge.

I will review the Scottish Widows documents properly and get back to you shortly.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

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On Mon, 19 Jun 2023 at 09:53, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Morning,

I include two transfer packs.

Can I ask do I get charged two lots of £350 as there are two schemes? I ask because the two schemes are with the same provider.

I have another pension with fidelity but there is less than £2,000 in that pension – with the transfer fee at £350 I am not sure it is financially worth moving it.

Best Regards

Phil Budd

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**From:** Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)>

**Date:** Friday, 9 June 2023 at 07:45

**To:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>

**Cc:** Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>

**Subject:** Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension



Good morning Philip,

Please can you email them to me. It is best if you can scan them and email them.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

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On Thu, 8 Jun 2023 at 14:43, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Hi,

I now have some transfer packs that have come through – they are in paper form rather than electronic – how do I get these to you?

Best Regards

Phil

**From:** Lisa Welton <lisa@retirement.capital>  
**Date:** Wednesday, 31 May 2023 at 12:30  
**To:** Georgina Martin <georginam@retirement.capital>  
**Cc:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>  
**Subject:** Re: Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

Dear Philip,

Please see the attached "**transfer pack**" and "**transfer process in**" document, as an explanation of what we need to prepare and send to the ceding scheme where your pension is currently held, along with the costs involved.

We have a dedicated team working on transfers as they can be time consuming and require accurate information from the beginning to ensure the transfer is not rejected. We have many years of experience in dealing with transfers and have put this pack together given our experience. If at any time you do not want us to make 'chaser calls' just let us know - that is fine.

- You will need to contact your current pension provider to request the transfer out forms (we do not use Origo or Options),,
- Supply your latest valuation from the ceding scheme.

As per the attached 'transfer process in' document. It is most important: if you have not already done so,

1) Start to make **contributions from the sponsoring employer** into the SSAS bank account as soon as possible. A minimum of £ 100.00 each transferring per month. Transfers to be made with the reference ER + Name for our internal reference.

2) Also that you have **PAYE in place with the sponsoring employer** and will be able to supply **personal bank statements** showing your salary payments to match your payslips.

I look forward to hearing from you. If you have any further questions, please do not hesitate to contact me

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

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On Wed, 31 May 2023 at 11:38, Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)> wrote:

Hi Philip,

I note that your pension scheme bank account has now been opened. You must have received some letters from Cater Allen in connection with this, but I have also attached the new bank details to this email for your convenience.

If you still wish to proceed with the transfers please make the first contribution into the scheme from the scheme's sponsoring employer using **ER Philip** as a reference. The contributions will need to continue monthly for a minimum period of 3 months and ideally until completion of all transfers. The minimum contribution amount is £100.

If Danielle has any transfer to complete, she will also need to receive contributions from the scheme's sponsoring company. When making contributions for Danielle please use reference **ER Danielle**.

I note from your earlier email that you may want to make larger contributions and use the contribution allowance from previous years. If this is the case please let me know and we can look into it in a bit more detail.

The maximum contribution allowance for the current tax year (2023/24) is £60,000.

If you utilise it in full (the allowance for the current year must be used first) you are allowed to utilise the unused allowance from 2020/21, 2021/22 and 2022/23. This would be additional £40,000 per tax year minus any contributions that may have been paid for your benefit into any other registered pension scheme.

As for Danielle, she can also carry forward her unused allowance. To qualify for this you need to be a member of any registered pension scheme during these years, it does not have to be the SSAS. Looking at the SSAS only and its establishment date, apart from the current year, Danielle could carry forward her allowance from 2021/22 and 2022/23.

If you have any questions in connection with this, please let me know.

Kind regards

Georgina

On Thu, Apr 13, 2023 at 11:10 AM Lisa Welton <lisa@retirement.capital> wrote:

Good morning Philip,

Perfect...

1. Once the bank account is open the company will need to start to make contributions.
2. Please can you contact Fidelity & Scottish Widows to request the transfer out / discharge forms.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.

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On Wed, 12 Apr 2023 at 14:26, Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Yes, please start the process.

Thanks

Sent from [Outlook for iOS](#)

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**From:** Lisa Welton <[lisa@retirement.capital](mailto:lisa@retirement.capital)>  
**Sent:** Wednesday, April 12, 2023 12:57:23 PM  
**To:** Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)>  
**Cc:** Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)>  
**Subject:** Budd Family Pension Scheme - Transfers Scottish Widows x2 / Fidelity pension

Good afternoon Philip,

Please see the attached “**transfer pack**” and “**transfer process in**” document, as an explanation of what we need to prepare and send to the ceding scheme where your pension is currently held, along with the costs involved.

We have a dedicated team working on transfers as they can be time consuming and require accurate information from the beginning to ensure the transfer is not rejected. We have many years of experience in dealing with transfers and have put this pack together given our experience. If at any time you do not want us to make 'chaser calls' just let us know - that is fine.

Please let me know if you would like us to start the process.

- Required to have in place PAYE with your Sponsoring Employer (Business Growth East Anglia Ltd) to provide payslips & personal bank statements to match the payslips.
- You are required to have employer contributions paid into the SSAS of a min of £100.00 per month for 3 months minimum.
- You will need to contact your current pension provider to request the transfer out forms.

As per the attached 'transfer process in' document. It is most important: as soon as you have the SSAS account opened to start to make the employer contributions. And provide payslips.

Ceding schemes will require a min of 3 months of each of these to process the transfer.

I look forward to hearing from you. If you have any further questions, please do not hesitate to contact me

Kind Regards,

Lisa

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On Wed, 12 Apr 2023 at 13:17, Georgina Martin <[georginam@retirement.capital](mailto:georginam@retirement.capital)> wrote:

Hi Philip,

No problem at all and thank you for getting back to me.

I can confirm that we have sent your application to Cater Allen and we will notify you as soon as the account has been opened. Cater Allen will also contact you directly. I am not sure what their timescales are at present, but it would usually take around 3 weeks to get the account opened.

I have copied my colleague Lisa into this email, Lisa is looking after transfers and will be able to assist you once the account has been opened. Please note that there will be a number of requirements that will need to be met before the transfer forms can be sent for processing. Lisa will advise of this.

If you have any further questions, please let me know.

Kind regards

Georgina

On Sun, Apr 9, 2023 at 11:46 AM Philip Budd <[philipbudd@actioncoach.co.uk](mailto:philipbudd@actioncoach.co.uk)> wrote:

Firstly, I would like to apologise for my silence – we have had some health issues in our family.

I attached the document you have been waiting for.

I also have established a number of historic pensions that I would like transferring to the SSAS.

Details below:

Scottish Widows pension: 6317789 - £8,681.73

2<sup>nd</sup> Scottish Widows pension: 80310327 - £12,622

Fidelity pension – please see attached image of policy number, in contains a screen shot of one of the Scottish widows pensions as well.

Please let me know if you need anything else.

Am I right in thinking I have three years of backdated pension contributions to add? For Danielle will this be 1 year as she didn't paying anything into the SSAS the financial year just past.

Best Regards

Phil Budd

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Kind regards

Georgina

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#### 4 attachments



**Draft Company Employment Letter - Philip Budd.docx**

15K



**Draft Company Contributions Letter - Philip Budd.docx**

16K



**Draft Authority letter - Philip Budd - Fidelity.docx**

15K



**Draft Authority letter - Philip Budd - Scottish Widows.docx**

15K