



ReAssure

24/10/2016

Our reference: gp2/BN

Mr N Alberry  
10 Winchester Way  
Scawsby  
Doncaster  
DN5 8LW

**Policyholder:** Mr N Alberry

**Policy number:** P50R0109524

Dear Mr Alberry

### **Action required to complete your transfer request**

We've received your request to transfer your pension benefits to the GG Decorators Yorkshire Ltd Pension Scheme. As a pension provider, we have a duty to carry out additional checks. This involves us gathering extra information about the transfer and your proposed receiving scheme.

We're sorry for any delay this may cause, but hope you can appreciate the reasons why.

### **Why do we need extra information?**

You may have seen recent press coverage that has highlighted regulatory concerns in respect of pension scams. A pension scam is a transfer to a pension scheme that allows benefits to be paid out before age 55, or promises to pay out more cash tax free than is allowed after age 55. ReAssure therefore has a duty to ensure that we carry out due diligence on pension transfers.

### **What next?**

After reading this letter you'll then need to confirm whether you still want to proceed with your transfer by signing and dating the attached form and returning it in the pre-paid envelope provided. If you do want to proceed you'll also need to answer the questions in the questionnaire and return this too.

We will not be able to complete our checks until we've received your completed questionnaire. We may also need to ask you for additional information as well.

### **Why do I need to complete and send back the Questionnaire?**

We're keen to see our customers achieve outcomes that are likely to be in their own interests. So, in order to ensure that the transfer is not part of a pension scam we need to carry out due diligence. We don't know if this is the case here but the answers you provide to the questions in the enclosed questionnaire will help us ensure that the transfer is able to go ahead.

ReAssure Ltd, Registered Office: Windsor House, Telford Centre, Telford, Shropshire, TF3 4NB  
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### Here to help

A consumer warning has been developed by the Financial Conduct Authority (FCA) for people who have been contacted and offered a free pension review. We've enclosed a copy and would encourage you to read this. We have also included a copy of The Pensions Regulator (TPR) leaflet on pension scams.

We strongly recommend that you take financial advice from an FCA authorised adviser before making a decision about transferring your pension benefits. If you don't have a financial advisor you can find one in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk). You can also contact The Pensions Advisory Service (TPAS), who can give you free and impartial guidance. Their contact details are [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk) or on 0300 123 1047.

If you are over 55 you can also contact Pension Wise, which is the government's new service that helps you understand what your options are. Their contact details are [www.pensionwise.gov.uk/](http://www.pensionwise.gov.uk/)

If you have any questions about this letter, or need more information, please call 0800 073 1777, between 8.30am and 5.30pm, Monday to Friday, not including bank holidays.

Yours sincerely

  
Bob Northover  
Pension Administrator

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## Pension Transfer Questionnaire [OPS & SSAS]

Name: Mr N Alberry

Policy number: R0109524

Please ensure you choose one option, sign and date below and return the form in the pre-paid envelope provided.

### Option 1:

(Tick one box)

YES: I confirm that I would like ReAssure to continue to look at my requested transfer and have fully completed all the questions below.

☒

### Option 2:

NO: I confirm that I would no longer like to proceed with my requested transfer and have therefore not completed the questions below.

☐

Signature:

*Nigel Alberry*

Print Name:

NIGEL ALBERRY

Date:

11 - 08 - 2017

## Background

1. What is the main reason for wanting to transfer your pension?

Consolidation of 4 contracts

2. What do you want to achieve through the transfer that you can't in your current scheme?

Investment choice + flexibility.  
Lower overhead charges



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3. How did you become aware of the receiving scheme, was it via a text or unsolicited call? Who were you contacted by?

A FRIEND.

**Transfer Process**

4. Were you asked to make a quick decision about transferring your pension or to speed up the transfer process?

NO

5. Have you received any financial advice in connection with the transfer? If so, please provide details of the organisation or company that provided you with that advice and a copy of that advice if possible.

NIL NON REGULATED

6. Have you checked to see if this adviser is authorised to provide advice on pensions on the Financial Services Register [see: <http://www.fsa.gov.uk/register/home.do>]

N/A.

7. During the transfer process has all communication been by text, email and/or telephone?

EMAIL / PHONE



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8. Was a courier sent to your home to collect signed documentation?

NO

9. During the transfer process has the receiving scheme (or its administrator) contacted you with any official documentation? If so, please send copies.

YES,

**The Receiving Scheme** <GG Decorators Yorkshire Ltd Pension Scheme>

10. Have you been offered any sort of cashback, loan, or other cash benefit from your new pension scheme or the scheme's administrator?

NO.

11. Have you been told that you can access any part of your pension fund under the receiving pension scheme before age 55?

NO

12. What initial fees and charges have you been quoted under the new arrangement, including any commission payments?

£800

13. What are the ongoing fees and charges you will be paying in the new scheme?



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14. What investments have you been offered under the new arrangement? Please send us copies of any information or brochures you have been sent.

A VARIATION.

15. Have you been promised a particular guaranteed rate of investment return in your new arrangement, and if so what is it?

NL.

16. If your new pension scheme is a SSAS, do you understand your duties as a scheme trustee and have you any experience of running a pension scheme?

YES.

17. Were you told that in the event of your death under your current pension, your relatives would lose your pension fund?

NO

### Employment

18. Who is your current employer and what is the address of your usual place of work?

MY OWN BIZ SELF EMPLOYED / EMPLOYED



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19. Please send a us a recent original payslip as evidence of employment

Enclosed ☐ (Please Tick if enclosed)

20. What is your relationship with the Principal Employer that sponsors the new pension scheme?

21. Will you or the new pension scheme's sponsoring or participating employer be paying any contributions to the scheme (apart from transfers)? If so, please give details.

**The Pensions Regulator**

22. Have you read The Pensions Regulator's leaflet on Pension Scams?