



Lisa Welton <lisa@retirement.capital>

Re: Gores Estates SSAS - Hargreaves Lansdown Transfer

1 message

Lisa Welton <lisa@retirement.capital>

7 September 2023 at 13:23

To: Kayleigh Gore <kayleighcrone@hotmail.co.uk>, gore8 <gore8@protonmail.com>, gore_80@hotmail.com

Cc: Veronica Walkman <veronica@retirement.capital>, Brian Harvey <brian@retirement.capital>, Bryn Walker <bryn@retirement.capital>

Hi Kayleigh

The procedure we have put in place for the transfers of funds into SSAS from ceding schemes works. This is because it falls within the requirements of the ceding schemes and pensions regulations for them to transfer into a SSAS. A ceding scheme can refuse to make the transfer if their requirements and their procedures are not met, this consists of the requirements in the transfer pack which I sent on 14 June and then again on 04 August this is to ensure a smooth transfer and a less timely process.

The contribution situation is not ideal... The payment doesn't even state it is for August on the statement (So I have stated this in the contributions letter attached).

Please ensure the payments are as you have specified.. due is today 7th September. **No payment has been received into the account as yet...** and then from the 12th each month thereafter. This needs to be the same as the Contributions letter... The ceding schemes can request updated information at any time during *their* transfer process and many require a min of 3 months contributions. These are not our rules or requirements. We sometimes advise that we can submit the request with 2 contributions (made in two separate months) because by the time they are dealing with the transfer the 3rd is completed.

To continue with this as it now stands without waiting another month... Please find attached the below listed documents.

1. Authority Letter - Review, Sign, date, return by email
2. Company Contributions Letter - Review details, on company headed paper complete parts in **Red**, sign, return by email.
3. 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. Last 3 months payslips (Aug, Jul & Jun)
2. Last 3 months personal bank statements with transactions matching the payslips (Aug, Jul & Jun)

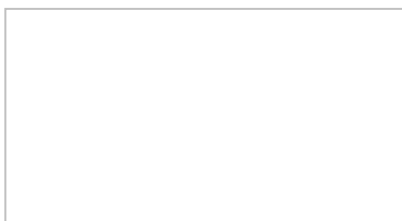
Once we have received all this in place we can submit the transfer request.

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

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On Thu, 7 Sept 2023 at 12:15, Kayleigh Gore <kayleighcrone@hotmail.co.uk> wrote:

Hi Lisa

That payment is for August's contribution.

I did not have access until late August when my magic word came through.

There is a standing order set up every month for the 12th of each month. (Attached for your attention)

I trust this won't cause a delay as I have spoken with people who have proceeded with only 1 months contribution.

Kind regards
Kayleigh Gore

Sent from [Outlook for Android](#)

From: Lisa Welton <lisa@retirement.capital>

Sent: Thursday, September 7, 2023 9:27:59 am

To: Kayleigh Gore <kayleighcrone@hotmail.co.uk>

Cc: gore8 <gore8@protonmail.com>; gore_80@hotmail.com <gore_80@hotmail.com>; Veronica Walkman <veronica@retirement.capital>; Brian Harvey <brian@retirement.capital>; Bryn Walker <bryn@retirement.capital>

Subject: Re: Gores Estates SSAS - Hargreaves Lansdown Transfer

Hi Kayleigh,

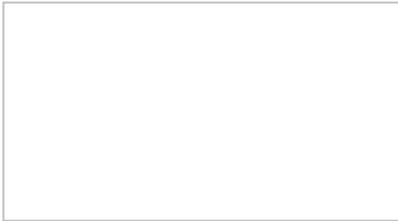
I have just checked the statement and there is one contribution made on 5th September. Is the contribution you are referring to for the August contribution?

The ceding schemes want to see the contributions being made on a monthly basis. I was on the understanding that a payment was made in August and that we would have the second contribution in September.
Can you advise if you have set up a standing order moving forward and what the date is for this please?

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.



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On Tue, 5 Sept 2023 at 20:55, Kayleigh Gore <kayleighcrone@hotmail.co.uk> wrote:

Good evening,

I hope you are well.

We have reviewed the points below and respond as follows :-

1. We have made August's contribution to the SASS but note the reference does not have ER in front (apologies) the reference is Gore Estates. The next payment due is 7th September. To confirm the contribution was £100.00.
2. This has already been provided - do you require further payslips and statements?
3. Ashley has provided this in the past via email. (£250k)

4. Ashley has completed the Transfer out documents and have previously forwarded them to you via email.

Payments have been made do you require another £350.00 for the documents listed as per this email?

We are keen to move forward and did not respond to this email earlier as we believe the items listed 2-4 had already been dealt with and the bank account had just been opened for us to start contribution.

We have a property that we are ready to purchase (commercial convenience store) we are ready to instruct Solicitors - are you happy for us to confirm instruction and will the SSAS monies be readily available for an October Completion?

The purchase price for the above is £150K

We look forward to hearing from you.

Kind regards,
Kayleigh Gore

From: Lisa Welton <lisa@retirement.capital>

Sent: 04 August 2023 12:41

To: Kayleigh Gore <kayleighcrone@hotmail.co.uk>; gore8 <gore8@protonmail.com>;
gore_80@hotmail.com <gore_80@hotmail.com>

Cc: Veronica Walkman <veronica@retirement.capital>; Brian Harvey <brian@retirement.capital>; Bryn Walker <bryn@retirement.capital>

Subject: Re: Gores Estates SSAS - Hargreaves Lansdown Transfer

Dear Ash,

I saw an email between you and Veronica this week regarding your transfer. As a refresher please find the requirements for the transfer process.

Please see the two attachments "**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. The transfer pack is payable upon the ceding scheme confirming receipt of the application. We will provide documents including pre-completed letters for members to review and sign.

Please advise if any of the transfer you intend to make will be a transfer of the assets directly into the SSAS rather than a cash transfer. This is called an in-specie transfer which we need to be aware of for the transfer process.

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.

As per the attached 'transfer process in' document. It is most important:

1. Please set up a standing order for **contributions from the sponsoring employer "AK Properties NE 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. One of the requirements from ceding schemes are to show a minimum of 3 months employer contributions
Account Name : GORES ESTATES SSAS
Account Number : 50251566
Sort Code: 23-05-80

2. Also that you have **PAYE in place from the sponsoring employer "AK Properties NE Ltd"** and will be able to supply **personal bank statements** showing your salary payments to match your

payslips. This is another one of the requirements from the ceding schemes are to show a minimum of the **last 3 months PAYE & personal statements**.

3. Supply your latest valuation and policy details from the ceding scheme

4. You will need to contact your current pension provider to request the transfer out forms (we are unable to use Origo or Options to SSAS).

Kind Regards,

Lisa

On Wed, 14 Jun 2023 at 10:40, Kayleigh Gore <kayleighcrone@hotmail.co.uk> wrote:

No problem, thank you for confirming.

Many thanks
Kayleigh Gore

Sent from Samsung Mobile on O2
Sent from [Outlook for Android](#)

From: Lisa Welton <lisa@retirement.capital>

Sent: Wednesday, June 14, 2023 9:24:35 AM

To: Kayleigh Gore <kayleighcrone@hotmail.co.uk>

Cc: gore8 <gore8@protonmail.com>; Veronica Walkman <veronica@retirement.capital>

Subject: Re: Gores Estates SSAS - Hargreaves Lansdown Transfer

Good morning Kayleigh,

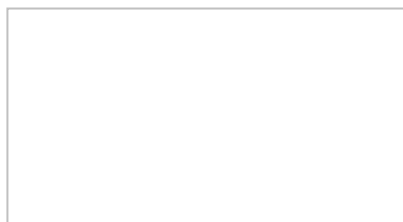
Once we have all the documents in place to start the transfer process. This will all be sent off to the ceding scheme. As soon as it is confirmed by the ceding scheme that they have received all the documents and the transfer is in review an invoice will then be raised by our side and sent to you with the payment details.

I will be in contact with regular updates to you from communications with the ceding scheme throughout the transfer process.

Kind Regards,

Lisa

My working hours are 8.00-14.00 Monday- Friday.



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On Wed, 14 Jun 2023 at 10:11, Kayleigh Gore <kayleighcrone@hotmail.co.uk> wrote:

Good morning,

Do we now need to pay for the transfer pack?

If so, please forward the bank details over if they differ to the previous ones we hold and made payment too.

Contributions will be made as soon as the sass bank account is set up.

Many thanks
Kayleigh Gore

From: gore8 <gore8@protonmail.com>
Sent: Wednesday, June 14, 2023 8:22:37 am
To: lisa@retirement.capital <lisa@retirement.capital>
Cc: veronica@retirement.capital <veronica@retirement.capital>; kayleighcrone@hotmail.co.uk <kayleighcrone@hotmail.co.uk>
Subject: Re: Gores Estates SSAS - Hargreaves Lansdown Transfer

Hi Lisa,

Hope you are well

I believe I have provided everything needed from my side already upto this point.

The only outstanding thing would be the bank and I am waiting on yourselves to let me know the Bank account is set up so I can then contribute to ssas pension.

Please let me know if there is anything that has been missed and I will get onto it straight away.

Thanks and regards

Ash

Sent from Proton Mail mobile

----- Original Message -----

On 14 Jun 2023, 12:15, Lisa Welton <lisa@retirement.capital> wrote:

Dear Ash,

Please see the two attachments “**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). (I have received the Hargreaves & Lansdown form)
- 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) Please set up a standing order for **contributions from the sponsoring employer** 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. I believe you are waiting on the account details: As soon as your SSAS Bank account is open please set up a standing order we need a min of 3 months contributions

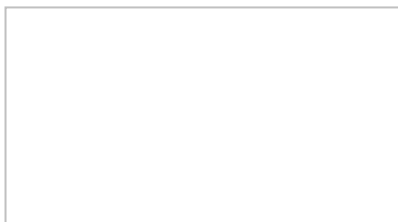
2) Also that you have **PAYE in place with the sponsoring employer** and will be able to supply **personal bank statements** showing your salary payments to match your payslips.

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 Fri, 9 Jun 2023 at 14:51, gore8 <gore8@protonmail.com> wrote:

Good afternoon,

Please find attached my last 3 payslips

If there is anything else outstanding please don't hesitate to get in touch.

Kind regards

Ash

Sent from Proton Mail mobile

----- Original Message -----

On 9 Jun 2023, 17:49, Ash Gore <gore_80@hotmail.com> wrote:

Sent from Samsung Mobile on O2
Sent from [Outlook for Android](#)

From: Kayleigh Gore <Kayleighcrone@hotmail.co.uk>

Sent: Wednesday, June 7, 2023 5:21:33 PM

To: gore8 <gore8@protonmail.com>; Ash Gore
<Gore_80@hotmail.com>

Subject: Last 3 months payslips

6 attachments



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3K

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.Capital

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7K





9026FF031C9E4581A2AD407D585AB62F[77064].jpg
3K



Draft Company Contributions Letter- Ashley Gore.docx
10K



Draft Company Employment Letter -Ashley Gore.docx
15K



Draft Authority letter - Ashley Gore - H&L.docx
15K