



Lisa Welton <lisa@retirement.capital>

Re: TVOUT-513811 - Due Diligence Questionnaire - Clarification

1 message

Lisa Welton <lisa@retirement.capital>
To: Andrew Jannetta <andrew@hmfconsultancy.co.uk>

2 October 2023 at 10:40

Good morning Andrew,

It looks good to me.. I have just added a sentence into the last query on Q6 they have requested to make it clear.

On Wed, 27 Sept 2023 at 23:44, Andrew Jannetta <andrew@hmfconsultancy.co.uk> wrote:

Hi Lisa,

Another response from Aegon today, proposed responses in red.?

Regards,

Andrew

From: Transfers Out <transfersout@aegon.co.uk>
Sent: Wednesday, September 27, 2023 12:36 PM
To: a_jannetta@hotmail.com
Subject: FW: TVOUT-513811 - Due Diligence Questionnaire - Clarification

Good afternoon

Thank you for sending in the due diligence questionnaire, we are currently reviewing this and would like to clarify some of the answers provided.

- You informed us you that you met a SSAS pension consultant to set up the SSAS pension after recommendation from a friend. Can you confirm if it was your friend who started the conversation about setting up the SSAS and if they recommended which provider to use, or was it yourself who started the conversation?

I started the conversation myself with the SSAS consultant after a recommendation from a friend.

- Were you encouraged to set up your own company to help with the set up of your SSAS pension?

No, I set the company up as I was moving from full time employment to contractual/consultancy based employment.

- For question 6, you ticked yes to being told about the investment strategies which could be considered creative, unregulated or unusual, however the explanation which follows doesn't suggest this. Can you

clarify if you are aware of any possible investments which could be creative, unregulated or unusual?
(Apologies if that question on the papers wasn't precise)

For question 6, I think its just the way the question is asked.. "have you been told about the strategy of the receiving scheme" if you stop there the answer is yes, I know what strategy the scheme will apply. I am aware an will not include investments which could be unregulated or unusual

If these could be clarified, it would be greatly appreciated.

In the next couple of days you may receive an email asking you a few simple questions to rate how well we've done today, and we'd appreciate if you could complete this for us.

Kind regards,

Jamie Cassels

Platform Administrator – Money Out 3

Aegon Retirement Choices and One Retirement

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We've made a number of changes to make it easier to do business with us online and to get your queries answered quickly. If you have a query or wish to place an instruction with us please visit our [Support & Contact](#) pages for further information.

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From: Transfers Out
Sent: Thursday, September 7, 2023 3:02 PM
To: a_jannetta@hotmail.com
Subject: TVOUT-513811 - Due Diligence Questionnaire Required

Good Afternoon

We are contacting you in regards to your recent application to transfer your Aegon pension to your new provider.

As a pension provider we have a duty to look for early warning signs of whether a pension is being transferred as part of a pension scam, and therefore need to conduct further due diligence on your request for transfer. We have attached a form to this email and we ask that you complete and return this at your earliest convenience. Your

responses will enable us to gather more information on the new provider in order to ensure the integrity of the transfer.

Your pension is likely to be one of your most valuable assets. Like anything valuable, your pension can become the target for illegal activities, scams or offers of inappropriate and high risk investments. Find out more about the steps you can take to protect yourself from pension and investment scams and how to avoid them – visit fca.org.uk/scamsmart and pension-scams.com. We've also attached The Pensions Regulator leaflet which explains the dangers of pension scams and what you should do to protect yourself.

In accordance with guidance issued by the Financial Conduct Authority (FCA) and The Pensions Regulator, we strongly recommend that you seek advice from a UK regulated Financial Adviser, authorised by the FCA. For further information and guidance, you can also contact The Pensions Advisory Service (TPAS) (www.pensionsadvisoryservice.org.uk). The Pensions Advisory Service are independent and free service to answer your pension queries. They can be reached on 0800 011 3797 and can help you determine whether or not the pension you have been offered is appropriate for your circumstances.

We trust that this information is useful to you, and request that you return the questionnaire within 30 days. If you do wish to continue, we will complete further checks and may need to ask you for more information before we can make a decision on transferring your pension.

Please post the questionnaire to the following address:

Platform Client Services,

AEGON

Sunderland

SR43 4DL

If you have any questions regarding this, please do not hesitate to contact us.

In the next couple of days you may receive an email asking you a few simple questions to rate how well we've done today, and we'd appreciate if you could complete this for us.

Kind regards,

Jamie Cassels

Platform Administrator – Money Out 3

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If you email us, we may keep a record of your name and email address. We protect our system from malicious software and viruses and recommend you do the same.

15 attachments

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