



Mr S Heath  
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### Any questions?

You can contact us on

**Tel: 0800 056 3432**

**Email: pensr70@aviva.com**

We are open 8am to 8pm  
Monday to Friday

We may record or monitor your call

30 July 2021

Dear Mr Heath

### Pension Transfer

We have received a request to transfer your pension benefits to the Joel 2 v25-27 Pension Scheme, administered by RC Administration Ltd.

There are some important things you need to know before we can go any further with the transfer, and we'll need some more information from you.

### Pension scams

There are a number of companies currently in the marketplace who are seeking to encourage pension holders to access their pension funds before age 55 or transfer their money to high-risk unregulated investments.

### Substantial risks

Many of the risks and dangers of doing this aren't fully explained by these companies and customers may find themselves significantly worse off financially.

Industry-wide alerts have been issued by HM Revenue and Customs (HMRC), and The Pensions Regulator (TPR) about pension scams. You may have seen warnings or noticed an increase in reports about this in the media.

### What we're doing to protect our customers

We check all pension transfer requests for signs that a customer may be at risk of falling victim to a Pension Scam using indicators provided to us by TPR and other agencies.

When we received your request, we checked the information on our records against these indicators and found enough similarities to cause us potential concern.

We would encourage you to do a similar comparison before taking any further action.

Plan number  
**30773541AR**

Plan holder  
**Mr Stephen Heath**

**Your transfer request**

We'll need more details from you to consider your request further. Please provide the information requested on the attached questionnaire and return it to us with all supporting documentation by email to [pensr70@aviva.com](mailto:pensr70@aviva.com).

Alternatively, you can send the information by post to the address on page one of this letter.

If you do not want us to continue with your request, please tick the appropriate box in the declaration and return to us.

If we do not hear from you within thirty days from the date of this letter, we will assume you have changed your mind and do not wish to proceed any further. No further correspondence would be issued at this stage.

**Your transfer value**

We've also written to RC Administration Ltd asking for further documentation from them and made a scheme registration statue enquiry with HMRC. We're unable to review your transfer request any further until we have received replies to this enquiries.

In the meantime, your policy will remain invested in your chosen funds. The value of units can fluctuate with changes in the market value of the fund's holdings and is not guaranteed.

The effective date of your transfer, if we are able to proceed, will be the date we received all of our requirements as detailed above and this will determine the value of your pension transfer.

**Financial advice**

We would strongly recommend you speak with a suitably authorised financial adviser, regulated in the UK, before making any decisions about your financial future. If you don't already have one, you can find details of advisers local to you on [www.unbiased.co.uk](http://www.unbiased.co.uk)

Alternatively, The Pensions Advisory Service (TPAS) is an independent body who can provide guidance on pension matters. It may be of benefit to you to discuss the circumstances of your request with them before making any further decisions. You can contact them on

**0300 123 1047** or via their website at [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

**We're here to help**

If you have any questions about this, we would be happy to speak to you on the number above. We look forward to receiving your reply.

Please remember, if we don't hear from you within 30 days the case will be closed.

Yours sincerely

Aviva Customer Team