

**Subject:** Transfer from Scottish Widows to Nicola Steele Pension Scheme (CT-1257198)  
**From:** \$RetirementAccountClaims <RetirementAccountClaims@scottishwidows.co.uk>  
**Date:** Wed, 20 Sep 2023 10:15:08 +0000  
**To:** "nicolarsteele@gmail.com" <nicolarsteele@gmail.com>

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Classification: Confidential

Dear Mrs Steele,

We have attached further requirements in relation to your policy transfer to the above scheme (policy ref 41418735), please however see below clarification regarding this:

Unfortunately, we are unable to accept the summary document you provided, following your previous pension safeguarding appointment with MoneyHelper. The requirement to take specified guidance is laid out in The Department of Work & Pensions (DWP), Conditions of Transfer Regulations 2021. Regulation 9 (1) (b) states the customer must provide, "...the specified evidence confirming that the member has taken the guidance at a time subsequent to being informed of the requirement to do so".

In this instance, we note that the summary following your appointment is dated 16/08/23. But, the letter we issued asking you to make an appointment with MoneyHelper is dated (add date Amber letter is sent to member here). On this basis, the summary document provided, is from before we asked you to make a MoneyHelper appointment. But as stated above, the requirement under the pension transfer regulations, requires us to obtain a Summary, which is from a time subsequent to you being informed of the requirement.

With this in mind, please can you make another pension safeguarding appointment with MoneyHelper and then provide the summary sheet following it. We'll need that as well as a response from HMRC relating to our referral to them, before we are in a position to consider the transfer further. The summary following your pension safeguarding appointment, needs to come directly from you and not a third party.

Please contact us once you have obtained your appointment with Money Helper and have a reference for this, or advise us if you are unable to obtain an appointment with the body in question within the advised timescales of five weeks (we

can if necessary pend the case until such time as you have had this appointment)..

Many thanks and kind regards,  
David

David Kerr

Retirement Account Claims  
Insurance, Pensions and Investments Chief Operating Office (IP&ICOO)

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Address: 69 Morrison Street, EDINBURGH, EH3 1HL

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T: 03457 166 733 E: [retirementaccountclaims@scottishwidows.co.uk](mailto:retirementaccountclaims@scottishwidows.co.uk)