

Contacting us

There are lots of ways you can contact us.

Pensions Helpline **0300 123 1047**

(Monday- Friday 9:00am- 5:00pm)

Web chat live

www.pensionsadvisoryservice.org.uk

Online enquiry form

www.pensionsadvisoryservice.org.uk/online-enquiry

Write to us

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB



@TPASnews



/pensionsadvisoryservice

We regret that we are unable to accept visitors at our office. Please note that this guide is for information only. The Pensions Advisory Service cannot be held responsible in law for any opinion expressed, nor should any such opinion be regarded as grounds for legal action.

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Avoiding and resolving disputes

How we can help and the next steps

The PENSIONS Advisory Service

About The Pensions Advisory Service

Pensions can change people's lives. Most of us would like to be able to choose to stop work one day and choose how we live when we do. A good pension is a good way to achieve that. Our vision is a future where people are empowered to make the most of their pensions.

The Pensions Advisory Service (TPAS) is here to give people professional, independent and impartial help with their pensions – for free.

We are here to:

- give you independent information and guidance on pension matters
- mediate and resolve problems you may have with your pension

We will always try our hardest to help you with your pension query. Our service is about you and your needs, helping you to navigate through all the options that may be relevant to your personal circumstances. Based upon what you tell us, we will always try to help you get the answers you need or identify the people you need to speak to.

At the Pensions Advisory Service, we understand pensions, and are passionate about making them accessible to you.

Our tips on avoiding a pension dispute

A pension dispute can often be a long and complicated process. It's something you'll want to avoid if you possibly can.

We would strongly recommend you follow these steps:

- **ask for** specific information about your own personal circumstances,
- **make it clear** that you are a member of the scheme or a policy holder and give them your details so they can refer to your records,
- **don't rely** on non-specific illustrations or information given to other members.
- **get all** the information about your pension in writing, signed and dated; don't rely on oral assurances given over the phone or in meetings.
- **keep in touch** with your pension provider. Make sure they are aware of any changes in your circumstances.
- **make sure** you know what'll happen to your pension if something changes in the future: if you take early retirement, become incapacitated, or die, for example.
- **file all** your information in one place and let your partner, dependants or executors know where it is.
- **be sure** the benefit statements you receive confirm any promises made to you and check calculations.
- **query** anything that does not seem to be correct.
- **don't be** put off by technical language and jargon: there's no such thing as a stupid question– you deserve to understand everything

For State Pensions and other queries...

We are unable to handle complaints related to State Pensions. While we can help with general advice, you should talk to your local Benefits Agency or the central pensions department at: www.gov.uk/browse/working.

We also can't help with a dispute which relates to your job rather than the provision of your pension scheme. If your complaint is more to do with your job, you may want to contact your local Citizens Advice Bureau.

If you're not sure where the dispute lies, we can offer you advice so you can solve your issues quickly and easily.



Avoiding and resolving disputes

Occasionally things can go wrong. In this leaflet, we explain how we can help you if you find you have to complain to your pension scheme or your pension provider.

We'll also give you some tips about the things that you can do to avoid having a problem with your pension.

Main reasons for disputes

The main reasons for complaint were:

- Entitlement
- Mistakes and overpayments
- Delays
- Decision-making
- Overpayments



“We'll always try to find a way to help”

So you think something has gone wrong...

We can't make a complaint for you. But we can help you right at the start, before you even contact your pension scheme or pension company.

If you think you've got a problem with your pension, you should approach your pension scheme or provider to see if it can be resolved. They need to know that you are unhappy about something before we can get in touch with them.

Before you contact your pension scheme or pension company, we can talk through with you what has happened and give you some advice about what you should do. You can phone our Pensions Helpline and speak to one of our team who have lots of experience in this area.

Sometimes by talking through a problem you will get a better idea of what went wrong and who or what has caused the problem. This can be helpful if there are several companies involved with your pension..

If you make your complaint to the right company or organisation, you stand a good chance of getting it resolved yourself.

If you don't want to phone us, you can get in touch by sending us a message via our website or by writing to us and explain the problem.

We will do our best to guide you through the early stages of making a complaint.

Step 3 – What we can do to help you

Once you've sent us all your information, our pension specialists will review it. After considering all the information sent, we might need to contact your scheme or provider.

- If we **don't** think you have grounds for dispute, we will tell you at this stage, and we will explain why.
- If we **do** think you have grounds for dispute, we will do our best to help you to reach a settlement: this might be a compromise or negotiated settlement.

If your complaint is against the scheme manager or Trustees of a workplace pension scheme (or against the scheme authorities in the case of a public sector pension scheme), there may be a formal complaints process called the internal disputes resolution procedure. That process will depend on the rules put in place by the trustees or scheme authorities.

We recommend that you contact us before you embark on this process but you can still ask us for advice at any stage.

You should remember that whatever the outcome, you still have the right to take your case to the Pensions Ombudsman, as long as the dispute is within his jurisdiction. You should write to the Pensions Ombudsman within three years of the matter you are disputing

Our service, and that of the Pensions Ombudsman, is free.

It's also possible to bring a complaint through the courts or an employment tribunal, if appropriate. If you're considering this as a possibility, we would recommend you talk to an adviser at your local Citizens Advice Bureau, to get an idea of timescales and the possible costs involved.

Step 2 – contact us

If you are unclear what to do, you can contact us at any time. Please see the last page of this booklet for all the ways to get in touch.

Hopefully by putting your concerns to those responsible, their reply will resolve matters for you. But if you're unsatisfied or want reassurance, you can speak to us.

If you find that your complaint is not being dealt with or hasn't been resolved, you can ask us to help you.

We have a nationwide network of volunteer pension advisers who can help with problems and disputes over;

- company pensions
- personal pensions and
- stakeholder pensions.

In order to help you, we will require copies of that correspondence and any other relevant documents.

“no question is too big or too small”



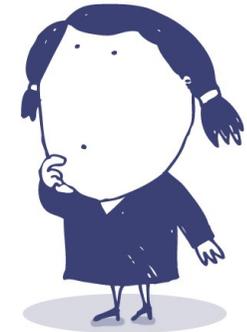
Making a complaint

Step 1 – what you'll need to do

First, you must work out who your dispute is with. This might not always be clear, as the people you are in touch with might differ from the people who are ultimately responsible for your pension.

If you are part of a workplace pension provided by your employer you might have a dispute with:

- your employer
- the pension scheme administrator
- your adviser
- the insurance company
- the pension scheme trustees



Once you have worked out who is responsible, you should put your concerns to them in writing.

If you have a dispute about your personal pension you should write to the compliance officer of your pension company.

If your dispute is about the marketing, sales or advice you received in relation to a personal pension, you should complain to the party that advised you, then take your complaint directly to the Financial Ombudsman Service www.financial-ombudsman.org.uk if you are not happy with their reply.