

First Instance Complaints

Unhappy with length of time transfer has taken to process

Outcome – apologised for delay, explained information was given to new provider, they requested indemnity form to be completed which is not permissible – as top up payments post transfer not allowed within regulations, now back with new provider to confirm if will accept or not.

Internal Dispute Resolution Procedure (IDRP) Stage 1

Type	Upheld	Why
TV out to TPA treated as non club	No	Processed in line with regulations
ill health	Upheld	Response from IRMP to Employer review
left pre 14 wants pension at 55	No	Regulations do not permit

* 1 still being considered

IDRP Stage 2

Type	Upheld	Why
Refund paid automatically as only option due to time passed since leaving, wanted transfer payment to be made.	No	Regulations do not permit offered £250 compensation as had incorrectly been sent transfer quotes previously

* 1 still being considered

Pension Ombudsman

Type	Upheld	Why
Refund paid automatically as only option due to time passed since leaving, wanted transfer payment to be made.	No	Regulations do not permit advised to accept compensation offered at stage 2 – now paid

Compliments

From a financial planner

I felt that I had to send you an email to tell you what a great employee you have in Neil. I have spoken to Neil on many occasions regarding clients who are contemplating transferring their final salary pension scheme. Without exception he has been courteous, knowledgeable and only too willing to help, never losing patience. Trust me when I say that this is so unusual in the business world today. His assistance has been first class every time and is an example of what people should aspire to.

You really do have a fantastic employee in Neil and I needed to let you know how valuable he is.

A retiring member wrote

I would like to take this opportunity to thank your organisation and particularly Kalin for the professional, responsive and supportive way in which my recent request to process my early retirement was dealt with. Kalin made everything simple, understandable and easy for me to manage and was approachable and friendly throughout.

I am extremely pleased with the outcome and hope you will recognise Kalin's excellent customer service and thank Kalin on my behalf.

Member Self Service & Annual Statement

I think your member area system is really good.

And the format of the annual statement is really good.

Well done