**Background**

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| **TPAS**   |  | | --- | | The Pensions Advisory Service’s (**TPAS**) dispute resolution function has moved to The Pensions Ombudsman (**TPO**). The move included the transfer of the TPAS dispute resolution team and volunteer network which, at the point of transfer, was over 300 advisers. The transfer was effective from 19 March 2018.  Prior to the transfer, customers could approach both TPO and TPAS for help when dealing with a pension complaint. TPAS tended to focus on complaints before the pension scheme’s internal dispute resolution procedure (**IDRP**) had been completed, while TPO typically dealt with complaints that had been through IDRP.  The transfer will simplify the customer journey. Customers will be able to access all pension dispute resolution, previously handled by two services, whether pre or post IDRP at TPO. Legislation will be updated once demands on Parliamentary time ease.  The Financial Conduct Authority (**FCA**) has updated the FCA Handbook to reflect that complaints about occupational pension schemes should be referred to TPO and guidance requests to TPAS. That change took effect from 1 April 2018. See here for more information:  https://www.fca.org.uk/publication/handbook/handbook-notice-53.pdf |   **FOS**   |  | | --- | | TPO and the Financial Ombudsman Service (**FOS**) have signed an updated Memorandum of Understanding (**MoU**) to improve the framework for co-operation and the exchange of information on complaints that fall within their respective remits. Details of the updated MoU are set out in an explanatory leaflet on TPO’s website:  https://www.pensions-ombudsman.org.uk/wp-content/uploads/TPO-FOS-Signposting-Doc-for-TPO-Website-1.docx  Against that backdrop the FCA has changed the FCA Handbook for authorised firms in respect of signposting consumers to TPO as well as to FOS. The changes came into effect on 1 April 2018. Details about the consultation and the consequent changes in respect of signposting can be found here:  https://www.fca.org.uk/publication/handbook/handbook-notice-53.pdf  The FCA guidance wording for inclusion in a final response, written acceptance or summary resolution communication explains that a respondent may refer to the availability of TPO by including the following wording:  You have the right to refer your complaint to The Pensions Ombudsman free of charge.  The Pensions Ombudsman can be contacted at 10 South Colonnade, Canary Wharf, E14 4PU. Tel: 0800 917 4487. Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk) Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk) | |

**Generic signposting wording**

**Referral wording for inclusion in a final response, written acceptance, summary resolution communication, any other stakeholder resolution process or IDRP**

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| You have the right to refer your complaint to The Pensions Ombudsman free of charge.  The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.  Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.  The Pensions Ombudsman can be contacted at 10 South Colonnade, Canary Wharf, E14 4PU. Tel: 0800 917 4487. Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk) Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)  You can also submit a complaint form online: [www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](https://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/).  If you have general requests for information or guidance concerning your pension arrangements contact:  The Pensions Advisory Service  11 Belgrave Road, London, SW1V 1RB  Telephone: 0300 123 1047  Website: [www.pensionsadvisoryservice.org.uk/](http://www.pensionsadvisoryservice.org.uk/) |

**Website wording**

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| **Website wording - Option 1 – short form option**   |  | | --- | | If you have a complaint or dispute concerning your workplace or personal pension arrangements you should contact:  The Pensions Ombudsman  Telephone: 0800 917 4487  Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)  If you have general requests for information or guidance concerning your pension arrangements contact:  The Pensions Advisory Service  Telephone: 0300 123 1047  Website: [www.pensionsadvisoryservice.org.uk/](http://www.pensionsadvisoryservice.org.uk/) |   **Website wording - option 2 – long form**   |  | | --- | | **How can The Pensions Ombudsman help me?**  The Pensions Ombudsman solely deals with pension complaints. It can help if you have a complaint or dispute about the administration (including transfers/conversion) and/or management of personal and occupational pensions.  The types of pension arrangements it looks at include:   * executive, group, and personal pension plans; * self-invested personal pensions (SIPP); * small self-administered pension schemes; * workplace, employer, and stakeholder pension schemes; * free standing additional voluntary contribution schemes; and * annuities and section 32 buy-out policies.   Some examples of types of complaints it considers include:   * auto enrolment; * benefits: incorrect calculation/refusal/failure to pay or late payment * charges/fees; * death benefits; * failure to provide information/act on instructions; * fund switches; * guaranteed Annuity Rate; * ill health; * interpretation of scheme rules/policy terms; * misquote/misinformation; * Payment/pension increases; * pension liberation; * transfers: general; * winding up; and * with-profits issues.   There is no financial limit on the amount of money that The Pensions Ombudsman can make a party award you. Its determinations are legally binding on all the parties and are enforceable in court.  Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.  The Pensions Ombudsman can be contacted at 10 South Colonnade, Canary Wharf, E14 4PU. Tel: 0800 917 4487. Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk) Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)  You can also submit a complaint form online: [www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](https://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/).  If you have general requests for information or guidance concerning your pension arrangements contact:  The Pensions Advisory Service  11 Belgrave Road, London, SW1V 1RB  Telephone: 0300 123 1047  Website: [www.pensionsadvisoryservice.org.uk/](http://www.pensionsadvisoryservice.org.uk/) | |