

Who We Are

Get Claims Advice, are pension claim specialist, with a proven track record in winning claims for customers which now boasts a value of over £50 million. Coupling our knowledge and expertise with a proven strategy, we have helped over 1,000's people claim back their mis-sold pensions, final salary pensions and various other investments. We are passionate about helping you get the best results so that you can get your well-earned retirement plans, back on track! As Get Claims Advice is always trying to raise awareness to people regarding their right to make a claim if they think they have been mis-sold. Here are a few pointers which should be used as a guide to try and help you do this.

Free To Use Services

If the Firm or Individual who advised you is currently authorised and regulated by the Financial Conduct Authority, simply ask the Firm or Individual for a copy of their Complaints Procedure and follow this.

If you are dissatisfied with the response you receive to your complaint, you may be able to pursue your claim with the Financial Ombudsman Service.

(<https://www.financial-ombudsman.org.uk/>)

Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square
Isle of Dogs, London
E14 9SR

Monday to Friday – 8am to 8pm

Saturday – 9am to 1pm

Call: [0800 023 4567](tel:08000234567)

If the Firm or Individual that advised you to transfer your Pension was, but is no longer, authorised by the Financial Conduct Authority, you may be able to register your claim with the Financial Services Compensation Scheme.

Financial Services Compensation Scheme

10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Details of the role of the Financial Services Compensation Scheme can be found at www.fscs.org.uk

Consumer Helpline

Monday to Friday 8.30am to 5.30pm

Call: [0800 678 1100](tel:08006781100) or [0207 741 4100](tel:02077414100).

What You Need to Know For A Complaint

1

Make sure you are making a complaint to the firm that is liable for what you are attempting to claim for. As Mis-sold pensions can include multiple parties during the process you should always make a clear timeline of who you dealt with and when, and make sure you make a claim against the correct firm who is responsible for what it is you are complaining about. As this may change how and who you need to refer the complaint to.

2

Check they are a regulated firm you can do this by using the FCA's register <https://register.fca.org.uk/> or contacting them directly. If the firm is not regulated by the FCA you may not be able to claim using the financial ombudsman service or the financial services compensation scheme. You may at this point wish to take independent legal or financial advice if appropriate.

If the firm you dealt with was authorised at the time, then it would depend on their current status as to who you would refer the complaint to.

3

Once you have clarified and established who and to which organisation, you will then be ready to set out the nature of your complaint. At this stage it does help if you have kept a good record of the paperwork you were presented with from the companies and any documents and agreements you entered with the firm.

If you do not have this information you can always ask the company's for your personal information and documents prior to making a claim visit: <https://ico.org.uk/your-data-matters/your-right-to-get-copies-of-your-data/>.

4

When you are comfortable you have enough information to clearly demonstrate and evidence with as much detail as possible as to why you are complaining about the firm.

You should highlight in as much detail as possible why you are complaining and ultimately what you want to happen to rectify the issue.

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Pensions can quite often not be compared on a like for like basis especially if you have given up pension benefits that include any guaranteed benefits.

So it is really important that you are clear on what you have missed out on. To be able to make it clear to the company how you want them to resolve the situation and if an offer of compensation from the firm is received, it includes all your potential losses.

Useful Information

Risk profile - A risk profile is an evaluation of risks the person has taken with regards to their pension(s).

Defined benefit - A defined-benefit plan is an employer-sponsored retirement plan where employee benefits are computed using a formula that considers several factors, such as length of employment and salary history.

SIPP - A SIPP (Self-Invested Personal Pension) is a type of pension scheme where the pension holder has greater choice over what investments they make with their pension.

SSAS - Small Self Administered Scheme. This is essentially set up to provide retirement benefits for a small number of a company's directors and/or senior or key staff. Insurance companies and other pension providers may offer SSASs. A SSAS is run by its Trustees, who may often be the members of the scheme.

Unregulated Investments - It is an investment that is not regulated by the Financial Conduct Authority (FCA). They should only be offered by high-net worth or sophisticated investors (people that are earning over £100,000 per annum) often purchased as assets, for example forestry, property or carbon credits etc. Often a illiquid and high risk.

Pension Transfer - This is essentially transferring from one pension plan to another.

FCA Regulated Advisor - This is the person / company responsible for the advice you received on your pension transfer and investments, you can highlight this individual or firm by the FCA number found within your documentation.