

THE  
**PENSIONS**  
ADVISORY SERVICE



Helping in the delivery and consequences

Michelle Cracknell

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# Who we are

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- The Pensions Advisory Service
  - Public body
  - Funded by the DWP
  - Help deliver the DWP's strategic objective : "Helping people make proper provision for retirement"
  - Independent
  - Impartial
  - Staffed by pension experts
  - Trained and experienced in dealing with enquiries from the public
- Our vision is to make pensions accessible

# What we do

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Free information and guidance to the public on  
pension matter

Help by resolving disputes between  
the member and the pension scheme

# Information & Guidance

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Helpline NOT a call centre

Web chat

Online and written enquiries

Website

Each year

- 55,000 calls
- 4,500 web chats
- 12,000 enquiries
- 3,000 1<sup>st</sup> party complaints

## Top 5 reasons why people contact our helpline

The tax relief and allowances relating to their pension entitlement

The choices people need to make when reaching retirement

The financial advice that they have received (now or in the past)

Receiving their pension as a lump sum

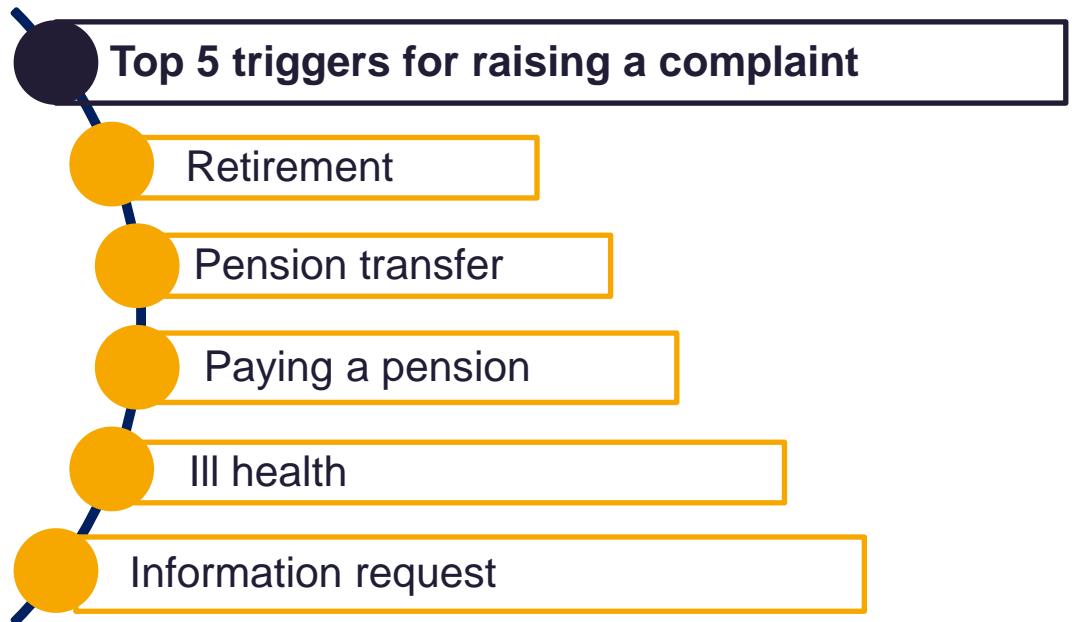
Queries relating to their ill health



# Dispute Resolution

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- 2,000 new complaints
- Independent & impartial
- More DC than DB
- Starting to get AE



# Automatic enrolment

## QUESTIONS ON RULES

- Eligibility of employees
- Position for overseas employees
- Contract and zero hour workers
- Secondments overseas
- Unknown earnings (<£9,440)

What are the contributions based on when we auto enrol an employee into the scheme?

Are financial providers offering specific Automatic Enrolment pension schemes?

We are a small group of people working at XX Consulate. Are we entitled to get a workplace pension?

If there is only one employee who earns less than £9440 a year, do these companies have to operate a pension scheme or can they be exempt?

## QUESTIONS ON PENSION SCHEME

- Option to use existing schemes
- What happens where multiple employments
- Already in receipt of pension
- Already got a personal pension

# Automatic enrolment

## QUESTIONS ON PROCESS

- Timing of opt out
- Refunds of money paid – DISPUTES
- Requirements for employees to contribute

Please let me know what happens if you pass away before it matures ?

, Is the new national pension I will be automatically enrolled into portable between employers?

Its against my religion. I do not wish to be automatically enrolled is a breach against my religious beliefs

, I have been informed that the 1st payment will be taken from my salary regardless and returned the following month. Are they entitled to do this?

## QUESTIONS ON PERSONAL ISSUES

- What happens where multiple employments
- Already in receipt of pension
- Already got a personal pension



# How we can help

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- Questions leads to questions – pass queries on to us when out of your scope
- Flag us during communication exercises
- Act as independent body that can validate information
- Assist in disputes

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Thank you for your attention

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