



PENSION/INVESTMENT CLAIM SERVICE - KEY INFORMATION

6TH FLOOR | FOUNTAIN HOUSE | FOUNTAIN STREET |
MANCHESTER | M2 2EE

What you need to know:

- Please read this document as it gives you important information.
- You do not need to use a claims management firm in order to pursue your claim.
- You can make the complaint yourself for free either directly to the person you wish to complain to, or to a mediation service like the Financial Ombudsman or Financial Services Compensation Scheme.
- You have the right to cancel at any time. We do not charge cancellation fees. Please read your **Terms of Engagement (ToE) section 2** for more details.

What you need to do for us:

- Read all the information provided.
- Read the **ToE** and complete the **Letter of Authority (LOA)**.
- Provide DRSP, where possible with any information it may need for your claim.
- Always keep in contact with DRSP while we are managing your claim.
- If your claim is successful you need to pay your fee on time. Failure to do so may result in DRSP referring your case to a collection agent for recovery or legal action. Please read your **ToE section 4** for more details.

What we will do for you:

- Request information about your investment with your provider, lender or advisor or go direct to the Ombudsman if they are no longer trading.
- Once reviewed if we believe you have a claim, we will complete a Questionnaire with you, it will ask you about what happened when you took out your investment.
- Once the questionnaire is completed, we will submit the claim and inform you that we have done so.
- Once we have acknowledgement from your provider, we will inform you. The provider may ask for more information, consequently we will then contact you again for the additional information.
- They have only eight weeks to send a **Final Response** (unless it goes direct to the Ombudsman). **If they don't then we will chase them until the Final Response has been received.**
- We will contact you with the outcome and decide with you how to move forward.
- This could be to accept the offer by checking that the provider has followed all the regulatory requirements when dealing with complaints.
- If the **Final Response is not making an offer to you** then we will forward the complaint to the presiding Ombudsman if you wish. We will then liaise with the Ombudsman until they make an adjudication, this can take time.
- We will inform you of submitting the complaint to the Ombudsman, when they respond and when they make an Adjudication. If you wish to receive updates at any time simply call your case manager.
- You will be contacted by phone, text or email using your preferred method wherever possible.
- Once we have been successful in your claim, we charge you 30% of the offer value plus VAT. VAT is as set by HM Revenue & Customs. This is payable whether you receive the offer as a full cash settlement or whether it is paid directly into your pension.

Fees: Examples only - these are not estimates and not examples of what you might receive

<u>Compensation Amount</u>	<u>Fee (inc VAT)</u>	<u>Amount sent to customer</u>
£1,000	£360	£640
£3,000	£1,080	£1,920
£10,000	£3,600	£6,400

You may get more or less than these figures

