

## **The complaint**

Mr C is unhappy that Scottish Widows Limited trading as Clerical Medical (Clerical Medical) are not willing to honour his occupational pension scheme (OPS) benefits.

## **What happened**

Mr C worked for a firm (Firm A) between 1974 and 1985, he paid into an OPS. In 2022 Mr C found a Leavers Certificate and compliments slip from Clerical Medical. The Leavers Certificate indicated that he would receive a pension of a set amount per year upon retirement from his OPS.

Mr C contacted Clerical Medical in 2022 to ask them to trace this policy so he could take the benefits. Clerical Medical were unable to locate a policy with the information Mr C provided. In August 2022 Clerical Medical told Mr C they had found a trustee signed form which authorised the release of the pension to another pension provider (Firm S) into a personal pension scheme (PPP).

Mr C contacted Firm S, some other firms and the pension tracing service but was not able to find any further information out about this pension.

Mr C has said he does receive an annual payment from Firm S but doesn't believe it is in relation to the transferred OPS he's complained about. He has said that the payment he receives from them annually is not in line with the amount set out within the Leavers Certificate.

Mr C said that the last known administrator of Firm A's OPS was Clerical Medical and so in March 2023 he returned to them to ask them to locate the policy again.

Clerical Medical carried out a check on Firm A and found a reconciliation statement which shows that Mr C's funds were transferred out on 5 March 1990.

An investigator considered Mr C's complaint but didn't uphold it. Unhappy with the outcome Mr C asked for an ombudsman to determine his complaint.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm not upholding Mr C's complaint. Clerical Medical have located a document which evidences that Mr C's OPS was transferred out to a different administrator. So, they no longer administer the policy, and so I'm not asking them to honour it.

Clerical Medical have suggested that the funds were transferred to Firm S, and Mr C receives a payment annually from Firm S. He has said he doesn't believe these benefits relate to the OPS transfer – because the sum is significantly less per year.

When a policy is transferred, depending on the type of benefits attached to Mr C's OPS, the new administrator may not have had to honour the suggested annual benefits noted on the Leavers Certificate. So, it is possible that the funds being received from Firm S are the benefits of the OPS following the transfer.

I'm not able to consider whether or not Firm S received the OPS transfer, or any complaint about advice Mr C may have received to carry out the transfer under this complaint. As I am only considering the actions of Clerical Medical. Should Mr C be unhappy with the actions of Firm S, or any other firm he would first need to raise it with them directly.

All of the above being said, even if the OPS was not transferred to Firm S, I'm satisfied it was transferred away from Clerical Medical and so I'm not asking them to do anymore.

### **My final decision**

I'm sorry to disappoint Mr C but I don't uphold his complaint against Scottish Widows Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 March 2024.

Cassie Lauder  
**Ombudsman**