

Ombudsman's Determination

Applicant	Ms S
Scheme	Hammonds Furniture Pension Scheme (the Scheme)
Respondents	Hammonds Furniture Ltd (Hammonds) Aegon Standard Life Assurance Limited (Standard Life)

Outcome

1. I do not uphold Ms S' complaint and no further action is required by the Respondents.

Complaint summary

2. Ms S has complained that the Respondents are unable to identify any pension benefits in her name that she believes she accrued in the Scheme.

Background information, including submissions from the parties

3. Between August 2011 and July 2012, Ms S was employed by Hammonds. She says that she was told that 3% of her wages would be deducted as pension contributions and that Hammonds would match or improve on this amount. She says she received no documentation confirming this.
4. In July 2012, Ms S was made redundant.
5. In the following years, Ms S contacted various organisations to assist her with locating the pension benefits she believes she accrued whilst working at Hammonds.
6. In December 2016, Ms S contacted the Pension Tracing Service. It responded, identifying Standard Life and Aegon as possibly being the providers of the scheme Ms S was looking for, based on her employment with Hammonds.
7. Ms S contacted Aegon and Standard Life to establish whether either had a record of her pension entitlement. Having conducted searches on their systems, neither have been able to identify a pension in Ms S' name.

8. On 6 September 2017, Ms S contacted Hammonds and requested it investigate whether she had accrued pension benefits whilst an employee.
9. On 22 September 2017, Hammonds responded to Ms S. It said that there was no record of her joining the Scheme or paying contributions.

Adjudicator's Opinion

10. Ms S' complaint was considered by one of our Adjudicators who concluded that no further action was required by the Respondents. The Adjudicator's findings are summarised below:-
 - Ms S has been unable to provide any evidence confirming her membership of any pension scheme whilst employed by Hammonds.
 - The Pensions Tracing Service had suggested Aegon or Standard Life might hold a pension in her name, but it could not confirm she was a member. It only has access to generic information about what companies administer schemes, and it does not have access to member specific information.
 - Aegon and Standard Life had undertaken reasonable searches of their records and found no pension in Ms S' name or any link between her and the Scheme.
 - The payslips Ms S had supplied show no evidence of pension contributions being made by her or her employer.
 - Hammonds has no record of Ms S applying to join the Scheme, and it would have been necessary for her to make a proactive decision to join. Had an application been made, the pension would have been administered by Scottish Widows. Neither Scottish Widows or Hammonds' pensions adviser has any record of her being enrolled into the Scheme or there being a pension in her name.
 - On the basis of the above information, the Adjudicator concluded that there was insufficient evidence to say Ms S joined the Scheme or has any benefits within it.
11. Ms S did not accept the Adjudicator's Opinion and the complaint was passed to me to consider. Ms S has not provided any new material comments.

Ombudsman's decision

12. Ms S has not made any new submissions in response to the Adjudicator's Opinion, having been invited to do so. In the absence of any alternative evidence to consider, I can see no reason to reach a different finding to the Adjudicator's Opinion.

PO-17278

13. I do not uphold Ms S' complaint.

Anthony Arter

Pensions Ombudsman
19 December 2019