

Incorrect information

Receiving incorrect information about your pension is a common topic for complaints made to The Pensions Ombudsman (TPO). This factsheet outlines what to do if you have a complaint about receiving incorrect information.

What is a complaint about incorrect information?

Incorrect information can be any information which is given to you about a pension scheme that is factually wrong. This could include:

- an incorrect benefit statement, which includes figures that are different from your actual entitlement, either as a one-off or over a number of years
- an incorrect retirement quotation provided shortly before you retire
- incorrect information about joining, leaving or becoming entitled to benefits in a pension scheme, or
- a failure to provide information, for example when there is a deadline to meet or another time-sensitive requirement.

These are just examples and your complaint may be different.

What happens if I receive incorrect information?

If you have been given incorrect information, this does not automatically mean that the scheme must 'stick to' or 'honour' that incorrect information.

Your entitlement to pension benefits and how they must be calculated is set out in the rules of the scheme. In most circumstances, you will only be entitled to be paid the correct pension benefits set out in those rules, even if that amount is lower than the incorrect information stated.

However, if you made a decision based on the incorrect information, and that decision caused you a financial loss, the scheme may be required to make good that loss and put you in the position you would have been in if it had not given you the incorrect information.

Less often, the scheme may instead have to give you higher benefits than your original entitlement, in line with what they wrongly told you.

What should I do if I have a complaint about incorrect information?

You should first raise the issue with any party you believe to be at fault and give them a chance to put things right.

You should do this by setting out your complaint to them in writing. You may want to ask for a copy of the complaint process and the relevant scheme rules, policies or guidance.

It is important that you complain to any party you believe to be at fault as soon as possible, as there are time limits for bringing a complaint to us.

For further information, see our factsheet on [“Complaining to the party/parties at fault”](#).

If you are unhappy with their reply or they do not respond within eight weeks, you can submit a complaint to us.

What can TPO investigate?

Common complaints that we can deal with include:

- “Based on incorrect information I received from the scheme, I retired early / reduced my working hours.”
- “The scheme quoted me a level of benefits and I relied on this figure to buy a new car, but the scheme now tells me that quote was too high.”
- “The scheme promised me benefits, and in conversations we reached agreement that because of the benefits promised, I could now make plans to renovate my house, which is the first time I have ever done so. The scheme now says my correct benefits are lower.”
- “The scheme always operated on the basis that members would get the benefits set out in the booklet, but now I am being told the benefits I will get are different.”
- “My employer agreed that I would receive higher benefits than the normal scheme benefits, but won’t now pay me the higher amount.”

These are only examples. If your complaint is different, we may still be able to investigate it.

We can look at whether:

- the information was incorrect
- it was reasonable for you to rely on the information, and
- you incurred any loss from relying on the information.

We can also investigate related complaints, for example where the incorrect information was about entitlement to an ill health pension or death benefits, or where there was a delay in the pension scheme providing information to you.

What can TPO decide?

If you reasonably relied on the incorrect information and have suffered a financial loss as a result of the information being incorrect, we can direct that the scheme takes action to put you into the same position you would have been in if you had not been given the incorrect information.

In limited circumstances, we can direct a scheme to pay benefits different to those set out in the scheme rules.

We can also make an award for any distress and inconvenience you may have suffered. For further information, see our factsheet on "[Redress for non-financial injustice](#)".

How can I complain to TPO?

Check on our [website](#) to see if we can deal with your complaint. If we can, you can complete an application. You will need to include full details of your complaint together with the response (if any) from any party you believe to be at fault. We will then be able to consider how best we can help. It is also helpful if you can provide us with:

- copies of the documents that contain the incorrect information, and
- any additional relevant correspondence between you and any party you consider to be at fault.

Further information

For further information about TPO, including details about who we are, the way we investigate complaints, and how to make a complaint, visit www.pensions-ombudsman.org.uk.

The Pensions Ombudsman is an independent organisation set up by law. Our primary function is handling pension complaints and disputes. We act impartially and our service is free.

This factsheet is part of a general overview of The Pensions Ombudsman's role and investigation process. It does not constitute legal advice or other professional advice. The Pensions Ombudsman will consider each application on a case-by-case basis, having regard to the facts and evidence in each case and in accordance with relevant legislation. You should consult a professional adviser for legal or other advice.