

Step 1: Obtain the necessary information to calculate redress

- Types of information are specified in CONRED 4 Annex 2(a)
- Information will be collected by reviewing share files, contacting the consumer, contacting pension provider and contacting Financial Ombudsman
- Ask consumer if they would like the provider calculate redress by agreement and if they want to claim for any other fees

Relevant rules: CONRED 4 Annex 1SR 41.000 - 41.000

Step 2: Identify the comparator scheme and the retirement date

- Determine the comparator scheme according to CONRED Annex 2(a) (4.3) - 4.5 (b)
- Determine retirement date using the relevant provisions at DISP App 4.3 (a), making the modification to the scheme in CONRED 4.4.2R. Assume an unreasonable retirement in DISP App 4.3.1(a), making the modification to the scheme in CONRED 4.4.2R

Relevant rules: CONRED 4 Annex 1SR 41.010 - 41.010

Step 3: Carry out lump sum redress calculation

- Using the DWP calculator, follow the instructions set out in CONRED 4 Annex 4.1.1R
- Calculate according to the rules and guidance in DISP App 4 and DISP App 4 Annex 1, as modified by CONRED 4

Relevant rules: CONRED 4 Annex 1SR 41.020 - 41.020

Step 4: Work out the lump sum redress offer for the redress determination

- A firm must generally offer a consumer redress that, as far as possible, puts the consumer into the position they would have been in if they had received compliant pension transfer advice.
- Follow the requirements at DISP App 4.3 (b) to DISP 4.3 (a) and CONRED 4.4.2R to CONRED 4.4.2R

Relevant rules: CONRED 4 Annex 1SR 41.030

Step 5: Lump sum offer redress determination

- The output of the DWP calculator must be sent in an Excel spreadsheet and PDF format. The output includes summary of inputs and the lump sum redress payable

Relevant rules: CONRED 4 Annex 1SR 41.040

Send redress determination letter to consumer (CONRED 4.4.2R)

- If consumer requested full or partial supplementary offer, work out supplementary offer according to DISP App 4 and DISP App 4 Annex 1
- Send a redress offer to the consumer in the form of the letter set out in CONRED 4 Annex 1SR, and in accordance with the instructions at CONRED 4.4.2R, 4.4.2R and 4.4.2G

Pay the redress to the consumer (CONRED 4.4.3R)

- Once offer accepted by consumer, firm to access calculator to calculate the additional compensation sum
- Pay the consumer the updated compensation sum within 28 days in accordance to selected method of payment
- Send the consumer a payment confirmation in the form of the letter set out in CONRED 4 Annex 1SR enclosing the detailed calculator report showing the updated compensation amount

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