

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) - 4.3.2b
- Determine retirement date using the relevant provisions at DISP App 4.3.2(a), making the modification to the scheme in CONRED 4.4.2R - Assume an unreasonable retirement in DISP App 4.3.2(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 4.4.2R
- Calculate according to the rules set out 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 4.3.2(a) to DISP 4.3.2(b) 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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TD Snyder



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