

**Client Services Division**  
Phoenix Life  
100 Holdenhurst Road  
Bournemouth BH8 8AL

*Client Line*  
(0345) 9600 900

*Textphone*  
(for deaf or hearing impaired callers only)  
(0345) 6000 355



**PHOENIX LIFE**

www.phoenixlife.co.uk

Lines open between 9am and 5pm Monday to Friday  
(excluding bank holidays)

Greg Vaughan Financial Services  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB

25 May 2021

Your Ref: [REDACTED]  
Our Ref: [REDACTED]

Dear Sirs

**Policy Number:** [REDACTED]  
**Policy Holder:** [REDACTED]

We sent [REDACTED] a cheque for £21,847.78 in settlement of her complaint on 1 April 2021.

Following the recent release of the updated FCA guidance regarding the assumptions to be used in the loss calculations, we have been obliged to re-run [REDACTED] calculation. We have calculated that additional redress is due to her of £1,042.69, and I am therefore enclosing a cheque for this amount.

Yours faithfully

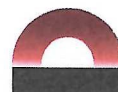
**David Fowler**  
**Customer Relations Technician**  
Tel No. 01825 827249

Enc. Cheque

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Liverpool  
L2 3AB

24 May 2021

Your Ref: [REDACTED]  
Our Ref: [REDACTED]

Dear Sirs

**Policy Number:** [REDACTED]  
**Policy Holder:** [REDACTED]

We sent [REDACTED] a cheque for £17,483.24 in settlement of his complaint on 6 April 2021.

Following the recent release of the updated FCA guidance regarding the assumptions to be used in the loss calculations, we have been obliged to re-run [REDACTED] calculation. We have calculated that additional redress is due to him of £492.20, and I am therefore enclosing a cheque for this amount.

Yours faithfully

DF

**David Fowler**  
**Customer Relations Technician**  
Tel No. 01825 827249

Enc. Cheque

FSCS reference [REDACTED]

Please quote our reference when contacting us



Financial Services Compensation Scheme

Call  
0800 678 1100 (free)

Email  
claims@fscs.org.uk

Write  
PO Box 300  
Mitcheldean  
GL17 1DY

Visit  
www.fscs.org.uk

15 April 2021

[REDACTED]

Dear Dr ~~Davies~~

## We will pay you compensation

- You have a valid claim against D Flowers, B Horner and R Child t/a The Investment Practice (the Firm).
- This means we can pay you **£48,000** in compensation.

### How much you'll receive

We have calculated your total loss as **£76,922.31**. Our compensation limits don't allow us to pay more than £48,000 per customer, per firm.

Amount we are able to pay under our rules	£48,000
---	---------

### How and when you'll receive your payment

We'll send a cheque payable to [REDACTED], as you requested. You should receive the payment within 10 working days of the date at the top of this letter.

You might need to pay tax on your compensation, depending on your income and circumstances. You can check this by talking to HMRC or a tax adviser.

### Any questions?

Please make sure you read the rest of this letter carefully. If you have any questions about the decision or your payment, please contact us using the details at the top of this letter. We'll be happy to help.

Yours sincerely

Andrew Dixon  
Claims Specialist

#### Where you are in the claims process

- Making first contact
- Completing the application
- Investigating the claim
- Getting the decision**
- Dealing with any issues

[REDACTED]



Tel: 0800 756 8074  
For Text Phone: dial 18001 first

Our Ref: LVL=[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

22 March 2021

Dear [REDACTED]

**Your Free Standing Additional Voluntary Contribution Plan:** [REDACTED]

Further to previous correspondence we've now completed our investigation into your complaint about the sale of your Teachers Assurance Free Standing Additional Voluntary Contribution Plan (FSAVC).

We previously concluded that your complaint should be upheld and this letter sets out the offer we now wish to make. Calculations have been completed at the latest FCA quarter date of 1 January 2021 and in accordance with the requirements of the Financial Conduct Authority's (FCA) Handbook of Rules and Guidance: Redress – Dispute Resolution: Complaints.

We offer to compensate you by:

- A lump sum, payable to you, of **£32,888.25** as at the calculation date of 1 January 2021.

Our offer is made on the assumption that the only FSAVC policy you held was with Teachers Assurance/LV=. If this is not the case please let us know immediately as this offer may not be appropriate to your circumstances.

Our calculations have been based on various assumptions as to your own personal details and the benefits offered by the Added Years arrangement in the Teachers Pension Scheme and the Greater Manchester Pension Fund. These assumptions are listed in the attached Appendix 1, which you should read. If you believe that any of these assumptions are inappropriate or incorrect please let me know as soon as possible.

It is a condition of this offer that, if you accept it, any and all claims you may have against Teachers Assurance and Liverpool Victoria arising from the sale of the FSAVC policy will be discharged in full and final settlement of your complaint.

Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.

LVI and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LVI and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383227 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110045. Registered address: County Gates, Bournemouth BH1 2NF. Telephone 03300 330333. 91197-2020 v120





Sun Life Financial  
of Canada

Our Ref: [REDACTED]

15 March 2021

Doctor [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

PO Box 1140  
Bishops Cleeve  
Cheltenham  
GL50 9QW  
Telephone 01242 670113  
Overseas +44 (0)1242 663604  
Fax 01242 670374  
www.sloc.co.uk

Dear Doctor [REDACTED]

Plan Number: [REDACTED]

### Putting things right

Thank you for returning the form accepting my offer to put things right for you.

I have paid £11,296.52 into your bank account. If the account is in the UK, the money should be in your bank account within five working days. If it is an overseas account, it might take a little longer.

This is to put things right after you told us you had concerns about your plan. Because you have accepted my offer, we will not make any more payments to you to put things right.

### We are here to help

If you have any questions or need more information, please get in touch. You will find my contact details at the top of this letter.

Yours sincerely

Emma Bowie  
Customer Relations Adviser



Sun Life Financial  
of Canada

Our Ref: [REDACTED]

16 February 2021

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

PO Box 1140  
Bishops Cleeve  
Cheltenham  
GL50 9QW  
Telephone 01242 670113  
Overseas +44 (0)1242 663604  
Fax 01242 670374  
www.sloc.co.uk

Dear [REDACTED]

Plan Number: [REDACTED]

### Putting things right

Thank you for returning the form accepting my offer to put things right for you.

I have paid £41,964.29 into your bank account. If the account is in the UK, the money should be in your bank account within five working days. If it is an overseas account, it might take a little longer.

This is to put things right after you told us you had concerns about your plan. Because you have accepted my offer, we will not make any more payments to you to put things right.

### We are here to help

If you have any questions or need more information, please get in touch. You will find my contact details at the top of this letter.

Yours sincerely

Emma Bowie  
Customer Relations Adviser

Ref: 

**Letter of Acceptance**

**Policy Number:** 


I accept your offer of **£29,298.52** made in your letter dated 15 January 2021. I understand that in signing this acceptance, I agree the offer is made in full and final settlement of my complaint.

This offer is made up of redress of £24,240.62 and net interest of £5,057.90. Income Tax has been paid on the gross interest. You may be able to reclaim the tax if you are a non-taxpayer.

I understand I am responsible for any fees I have contracted to pay to a solicitor or any other third party acting on my behalf.

**Please complete the details in the relevant boxes then sign, date and return this acceptance letter.**




**Payment details:** Please make a payment to the following account:

How is your name shown on this account?	
---	--

What is the account number?	
-----------------------------	--

What is the sort code?	
------------------------	--

What is the roll number (if applicable):	
--	--

Signed :	
Name : Mrs A Anderson	
Date :	

**When you return this form, we will arrange for the payment to be made. If you have not received the payment after 14 days, please call us on 0345 6710 1100 (9.00am - 5.00pm, Monday to Friday).**

Zurich Assurance Ltd  
Tricentre One, New Bridge Square  
Swindon SN1 1HN  
Telephone: 01793 514514



Greg Vaughan Financial Services Ltd  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB

Please address any replies to:  
Technical Operations  
Dept ref : [REDACTED]  
Your ref : [REDACTED]  
Telephone : 01793 503472

Date : 5 February 2021

Dear Sirs

Complaint about [REDACTED] plan number : [REDACTED]

Now that [REDACTED] has accepted our offer of compensation, I'm pleased to confirm that we've paid £16,547.31 directly into the account she gave us the details of. Please allow up to five working days for this money to arrive. May I just remind you that this payment is:

*"in full and final settlement of all and any claims she has against Zurich (which includes Zurich Assurance Ltd and any predecessor company including Allied Dunbar Assurance plc) or any of its employees and/or agents, including Zurich Advice Network Limited, arising out of or in connection with plan number [REDACTED]"*

If you want to discuss this letter in more detail, please call me on 01793 503472 - I'll be happy to help.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Sally Durkin', written over a light blue horizontal line.

Sally Durkin  
Technical Operations Adviser  
Technical Operations

TOE059.DOC



Mr G Vaughan  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB

Please address any replies to:  
Service Management  
Dept ref : [REDACTED]  
Your ref : [REDACTED]  
Telephone : 01793 505142

Date : 27 January 2021

Dear Greg

Your complaint about [REDACTED] Free Standing AVC: [REDACTED]

We've received notification that [REDACTED] has accepted the Ombudsman's Final Decision. Thank you for your patience whilst we've undertaken the revised calculations as proposed by the Ombudsman.

We've recalculated the loss in accordance with the Ombudsman's view and I've attached a copy of the spreadsheet which shows this in detail.

To remind you of the methodology used I'd ask you to refer to [REDACTED] letter dated [REDACTED]. The differences applied to the calculation can be seen on the attached spreadsheet but essentially these differences are:

- That interest should only be paid from the point in time when [REDACTED] total contributions would have exceeded the amount he would've had to pay if he'd started buying added years in 1992. Column F and G on the attached spreadsheet show the cumulative effect of the under and over payments and the total monthly over payment. You will see that interest is to be paid from April 2012.
- That interest of 8% simple should be added to each monthly over payment (a total figure is shown in the spreadsheet).

#### Our offer

Based on these revised calculations we can offer [REDACTED] an ex-gratia payment representing the equivalent of the overpayment (£23,280.96) plus an additional sum (£26,814.25) in respect of the investment loss we believe [REDACTED] has incurred by not having the option to invest these payments elsewhere. As instructed by the Ombudsman this has been calculated using a rate of 8% simple. Please note, although this amount has been calculated by reference to an interest rate, for tax purposes it does not represent an interest payment but is paid in respect of investment loss.

For the avoidance of doubt our total offer to [REDACTED] is:

£23,280.96 + £26,814.25 = **£50,095.21**

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(0345) 6000 355



www.phoenixlife.co.uk

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(excluding bank holidays)

Mr G Vaughan  
Greg Vaughan Financial Services  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB

Our Reference: [REDACTED]  
Your Reference: [REDACTED]

15 January 2021

Dear Mr Vaughan

Policy number: [REDACTED]  
Policy holder: [REDACTED]

I confirm that cheque for £17625.61 issued in settlement of this matter has been sent to [REDACTED]

If you have any queries, please do not hesitate to contact us.

Yours sincerely

H

S Fish  
Customer Relations Technician

J21B1901CC1UAA000000004001001 000

Greg Vaughan Financial Services Ltd  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB



Please address any replies to:  
Technical Operations  
Dept ref : [REDACTED]  
Your ref : [REDACTED]  
Telephone : 01793 503472

Date : 8 January 2021

Dear Sirs

Complaint about [REDACTED] plan number : [REDACTED]

Now that [REDACTED] has accepted our offer of compensation, I'm pleased to confirm that we've paid £13,603.38 directly into the account she gave us the details of. Please allow up to five working days for this money to arrive. May I just remind you that this payment is:

*"in full and final settlement of all and any claims she has against Zurich (which includes Zurich Assurance Ltd and any predecessor company including Allied Dunbar Assurance plc) or any of its employees and/or agents, including Zurich Advice Network Limited, arising out of or in connection with plan number [REDACTED]."*

If you want to discuss this letter in more detail, please call me on 01793 503472 - I'll be happy to help.

Yours faithfully

Sally Durkin  
Technical Operations Adviser  
Technical Operations

TOE059.DOC/L0640830.DOC



Tel: 0800 756 8074  
For Text Phone: dial 18001 first

Our Ref: LVL=[REDACTED]

30 December 2020

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Dear [REDACTED]

**Your Free Standing Additional Voluntary Contribution Plan: [REDACTED] & Stakeholder Pension Plan [REDACTED]**

Further to previous correspondence we've now completed our investigation into your complaint about the sale of your Teachers Assurance Free Standing Additional Voluntary Contribution Plan (FSAVC).

We previously concluded that your complaint should be upheld and this letter sets out the offer we now wish to make. Calculations have been completed at the latest FCA quarter date of 1 October 2020 and in accordance with the requirements of the Financial Conduct Authority's (FCA) Handbook of Rules and Guidance: Redress – Dispute Resolution: Complaints.

We offer to compensate you by:

- A lump sum, payable to you, of **£15,229.24** as at the calculation date of 1 October 2020.

Our offer is made on the assumption that the only FSAVC policy you hold is with Teachers Assurance/LV=. If this is not the case please let us know immediately as this offer may not be appropriate to your circumstances.

Our calculations have been based on various assumptions as to your own personal details and the benefits offered by the Added Years arrangement in the Teachers Pension Scheme. These assumptions are listed in the attached Appendix 1, which you should read. If you believe that any of these assumptions are inappropriate or incorrect please let me know as soon as possible.

It is a condition of this offer that, if you accept it, any and all claims you may have against Teachers Assurance and Liverpool Victoria arising from the sale of the FSAVC policy will be discharged in full and final settlement of your complaint.

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**AVIVA**

| Retirement | Investments | Insurance | Health |

Greg Vaughan Financial Services  
127 Imperial Court  
Exchange Street East  
LIVERPOOL  
L2 3AB

23 December 2020

Dear Sir/Madam

### Your complaint

Further to previous letters about your complaint, I'm pleased to tell you the loss calculation is complete, and our offer is set out below.

Our investigation has taken account the guidelines issued by our regulator, the Financial Conduct Authority (FCA) for the purposes of the FSAVC review and the guidelines laid down by the Financial Ombudsman Service (FOS).

A summary of the Key Facts and assumptions used by the actuaries in the calculation is included in this letter.

### Summary of our offer

Our offer is to make a lump sum payment to [REDACTED] for **£16,019.71**.

This is calculated on the basis that the advice [REDACTED] received has resulted in a loss of £18,846.72 for her. We've made a deduction of 15% to represent the fact these funds would have been part of her pension and would therefore have become taxable when accessed. If you believe her tax position has been different to this, please let me know.

### Assumptions made in undertaking our investigation

The Financial Conduct Authority and Financial Ombudsman Service guidelines allow us to make certain assumptions enabling us to complete our investigations. Our regulator believes that these assumptions are fair and provide adequate safeguards to investors like you.

Details of these assumptions along with the Key Facts and Assumptions we've used within our calculations are detailed within the **Key Facts and Assumptions** document. Please read the assumptions carefully as they may have an effect on the level of compensation being offered.

### How to accept the offer

This offer cannot be accepted in part. Before making any decision about acceptance you must be satisfied that this represents a fair offer and it is important that you read all the terms included in the offer. Please don't hesitate to contact us if there is any additional information that you require before making a decision.

If necessary, you should seek independent financial advice before accepting the offer, as nothing in this letter constitutes the provision of investment advice by Aviva. Please note that the cost of obtaining any independent advice will be your own responsibility.

### Any questions?

We can be contacted on:

Tel: 0800 068 7719

For our joint protection calls may be recorded and monitored

Visit our web site at  
[Aviva.co.uk](http://Aviva.co.uk)

### Aviva Reference Number

[REDACTED]

### Your reference

[REDACTED]

### Policy Number

[REDACTED]

### Policy Holder

[REDACTED]

### Contacting the Financial Ombudsman Service

Exchange Tower  
LONDON  
E14 9SR

Tel: 0300 123 9123

Tel: 0800 023 4567  
(free from landlines and mobiles)

[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)



**AVIVA**

| Retirement | Investments | Insurance | Health |

[Redacted]

13 November 2020

Dear [Redacted]

**Your complaint**

Further to previous letters about your complaint, I'm pleased to tell you the loss calculation is complete, and our offer is set out below.

Our investigation has taken account the guidelines issued by our regulator, the Financial Conduct Authority (FCA) for the purposes of the FSAVC review and the guidelines laid down by the Financial Ombudsman Service (FOS).

A summary of the Key Facts and assumptions used by the actuaries in the calculation is included in this letter.

**Summary of our offer**

Our offer is to make a lump sum payment to you for **£34,755.00**.

This is calculated on the basis that the advice you received has resulted in a loss of £40,888.23 for you. We've made a deduction of 15% to represent the fact these funds would have been part of your pension and would therefore have become taxable when accessed. If you believe your tax position has been different to this, please let me know.

**Assumptions made in undertaking our investigation**

The Financial Conduct Authority and Financial Ombudsman Service guidelines allow us to make certain assumptions enabling us to complete our investigations. Our regulator believes that these assumptions are fair and provide adequate safeguards to investors like you.

Details of these assumptions along with the Key Facts and Assumptions we've used within our calculations are detailed within the **Key Facts and Assumptions** document. Please read the assumptions carefully as they may have an effect on the level of compensation being offered.

**How to accept the offer**

This offer cannot be accepted in part. Before making any decision about acceptance you must be satisfied that this represents a fair offer and it is important that you read all the terms included in the offer. Please don't hesitate to contact us if there is any additional information that you require before making a decision.

If necessary, you should seek independent financial advice before accepting the offer, as nothing in this letter constitutes the provision of investment advice by

**Any questions?**

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Tel: 0800 0687719

We are open 9am to 5pm Monday to Friday

For our joint protection calls may be recorded and monitored

Visit our web site at [Aviva.co.uk](http://Aviva.co.uk)

**Aviva Reference Number**

[Redacted]

**Policy Number**

[Redacted]

**Policy Holder**

[Redacted]

**Your Reference**

[Redacted]

Our reference: [REDACTED]  
FAO: [REDACTED]

## LETTER OF ACCEPTANCE

I accept the offer contained within the letter received from Wesleyan Assurance Society dated 5 November 2020 and the payment of **£30,844.92** in full and final settlement of my complaint.

### Endorsement

I accept the settlement offer contained in this letter including any assumptions made and as outlined above.

I understand that this offer is in full and final settlement of all my claims under the plans shown below for the advice given to me by Wesleyan Assurance Society to take out the Plan instead of paying Additional Voluntary Contributions to the NHS Pension Scheme.

**Please send us a copy of your bank statement, showing your sort code and account number for the account stated below:**

Sort Code: [REDACTED]  
Account Number: [REDACTED]  
Account Name: [REDACTED]

N.B. Acceptance of this offer may result in you being unable to pursue your complaint via the Financial Ombudsman Service.

Signed

[Handwritten Signature]

Name

[REDACTED Name]

Date

[REDACTED Date]

### For Wesleyan use only

Offer summary:

R185 Form needed?

### Requisition details

Payment type	Nominal Code	Cost Centre	Amount
			£
			£
			£

Customer Services Division  
Phoenix Life  
100 Holdenhurst Road  
Bournemouth BH8 8AL

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Mr Greg Vaughan  
Greg Vaughan Financial Services  
127 Imperial Court  
Exchange Street East  
Liverpool  
L2 3AB

19 November 2020

Our Ref: [REDACTED]  
Your Ref: [REDACTED]

Dear Mr Vaughan

Policy Number: [REDACTED]  
Re: [REDACTED]

Thank you for returning [REDACTED] Offer Acceptance form.

I enclose our cheque for £13,084.74 in settlement of this matter.

If you have any queries, please do not hesitate to contact us.

Yours sincerely

B Smith  
Customer Relations Technician

Enc: Cheque





Tel: 0800 756 8074  
For Text Phone: dial 18001 first

Our Ref: LVL=[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

21 August 2020

Dear [REDACTED]

**Your Free Standing Additional Voluntary Contribution Plan: [REDACTED]**

Further to previous correspondence we've now completed our investigation into your complaint about the sale of your Teachers Assurance Free Standing Additional Voluntary Contribution Plan (FSAVC).

We previously concluded that your complaint should be upheld and this letter sets out the offer we now wish to make. The offer follows the Financial Conduct Authority (FCA) guidance document FG17/9 which sets out the methodology to be adopted for the calculation of redress for unsuitable defined benefit transfers and, where appropriate, other forms of defined benefit loss.

We offer to compensate you by:

- A lump sum, payable to you, of **£16,686.83** at an assumed settlement date of 1 September 2020.

Our offer is made on the assumption that the only FSAVC policy you held was with Teachers Assurance/LV=. If this is not the case please let us know immediately as this offer may not be appropriate to your circumstances.

Our calculations have been based on various assumptions as to your own personal details and the benefits offered by the Added Years arrangement in the Teachers Pension Scheme. These assumptions are listed in the attached Appendix 1, which you should read. If you believe that any of these assumptions are inappropriate or incorrect please let me know as soon as possible.

**Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.**

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**DO  
NOT  
SCAN**

## ACCEPTANCE FORM

### YOUR ACCEPTANCE



I refer to Aviva's offer dated 17 June 2020 and confirm that I accept the ex-gratia payment of £26,267.59 in full and final settlement of all claims I have relating to the advice received in respect of the policy numbered opposite

Reference  
[REDACTED]

### YOUR PAYEE DETAILS – MUST BE COMPLETED TO ENSURE PAYMENT



I wish payment to be made to the account specified below.

If payment is going to a bank account which is unknown to Aviva, we may need to carry out a routine electronic third party check, which is the quickest way to check your identity. **If you don't want this check to be carried out please provide an original or certified copy of a bank statement for this account dated within the last six months.** If we do not receive a bank statement the electronic check will be carried out.

#### Your Bank Account Details

Account Holder Name(s):

[REDACTED]

Bank/Building Society:

[REDACTED]

Sort  
Code:

[REDACTED]

Account No:

[REDACTED]

### NON ACCEPTANCE



I do not accept the offer.  
(Please give your reasons below or on a separate sheet of paper.)

Signed:

[REDACTED]

Date:

[REDACTED]

Name:

[REDACTED]

1001

**Summary of Loss Assessment (Outline of how the loss has been assessed)**

**FSAVC Review Cases – Offer Letter – Redress.**

Name: Dr [REDACTED] [Complaint case]  
 Policy Number: [REDACTED]  
 Pension Scheme: NHS Pension Scheme  
 Type of Scheme: Final Salary scheme with in-house AVCs / Added Years

**Outline of Past**

The key dates are:

Date joined NHSPS	1 August 1989
Date left NHSPS	Still a member
Date FSAVC contributions started	27 March 1990
Date FSAVC contributions ended	27 October 2004

**Statement of Loss**

Loss calculated as:

Value of Added Years	£80,871
Value of excess AVC contributions (after charges)	£5,890
Value of FSAVC contributions (after charges)	£26,448
Loss of Future Charges	£78
<b>Redress Amount (at 01/01/2020)</b>	<b>£60,391</b>

Offer Expiry date: 3 months from the date of the offer letter

St Bartholomew's House, Lewin's Mead, Bristol, BS1 2NH  
 T +44 (0)117 926 6366 E enq@sanlam.co.uk W sanlam.co.uk