

◆ FSCS reference **[REDACTED]**

Please quote our reference when contacting us

Representative reference **[REDACTED]**

[REDACTED]
By email



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 November 2023

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 **£38,438.64** in compensation.

How much you'll receive

We have calculated your total loss as **£39,376.27**. For this firm, our compensation limits don't allow us to pay more than £48,000 per investor, per firm.

For investment claims against firms that were declared in default before 1st January 2010, the limit is £48,000 (100% of the first £30,000 and 90% of the next £20,000), per investor, per firm.

Amount we are able to pay under our rules	£38,438.64
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How and when you'll receive your payment

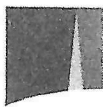
We'll send a cheque payable to Dr Timothy Heywood, as you requested. You should receive the payment within 10 working days of the date at the top of this letter.

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.

If you receive any means-tested benefits (such as Universal Credit) this compensation may affect your eligibility to claim those benefits. FSCS cannot provide you with advice or guidance on means-tested benefits. If you're concerned about how this affects you, you should seek independent advice. For free impartial guidance on means-tested benefits, contact a Citizens Advice Bureau, visit the [MoneyHelper](#) website or visit www.gov.uk/browse/benefits.

Where you are in the
claims process

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



AVIVA

| Retirement | Investments | Insurance | Health |

Acceptance Form

☒ I refer to Aviva's offer dated 15 November 2023 and confirm I accept the payment in the method indicated below. I acknowledge and accept that the offer is made in full and final settlement of all claims I have relating to the advice received to take out the policy numbered opposite.

I would like £36,496.84 to be paid to me as a lump sum.

Yes / No

Please complete your chosen method of payment on the following page of the Acceptance Form and sign/date.

Reference

Policy number

OBC1003

Members of the Association of British Insurers

Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Registered Office: Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Aviva UK Life

Sales Complaints
PO Box 904
Sheffield, S11 8LF

Acceptance Form

☒ I refer to Aviva's offer dated 9th November 2023 and confirm I accept the payment in the method indicated below. I acknowledge and accept that the offer is made in full and final settlement of all claims I have relating to the advice received to take out the policy numbered opposite.

I would like £5,608.34 to be paid to me as a lump sum.

Yes / No

Please complete your chosen method of payment on the following page of the Acceptance Form and sign/date.

Reference

Policy

Your Bank Account

Account Holder Name:

[REDACTED]

Bank/Building Society Name:

[REDACTED]

Sort
Code:

[REDACTED]

Account No:

[REDACTED]

Building Society Roll No:

(If applicable)

[REDACTED]

If the above account is unknown to Aviva we may need to carry out a routine electronic third-party check (the quickest way to verify your identity).

If you don't want us to carry out this check please enclose an original (or certified copy) of a statement for this account dated within the last six months.

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Aviva UK Life

Sales Complaints
PO Box 904
Sheffield, S11 8LF

Acceptance Form

☒ I refer to Aviva's offer dated 9th November 2023 and confirm I accept the payment in the method indicated below. I acknowledge and accept that the offer is made in full and final settlement of all claims I have relating to the advice received to take out the policy numbered opposite.

I would like £15,070.14 to be paid to me as a lump sum.

Yes / No

Please complete your chosen method of payment on the following page of the Acceptance Form and sign/date.

Reference

Policy

Your Bank Account

Account Holder Name:

[REDACTED]

Bank/Building Society Name:

[REDACTED]

Sort
Code:

[REDACTED]

Account No:

[REDACTED]

Building Society Roll No:

(If applicable)

[REDACTED]

If the above account is unknown to Aviva we may need to carry out a routine electronic third-party check (the quickest way to verify your identity).

If you don't want us to carry out this check please enclose an original (or certified copy) of a statement for this account dated within the last six months.

If we don't receive a bank statement the electronic check will be carried out.

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Aviva UK Life

Sales Complaints
PO Box 904
Sheffield, S11 8LF



Sun Life Financial of Canada

AP00002079/0622

Sun Life Financial of Canada
PO Box 7019
Basingstoke
RG24 4LY

Tel: +44 (0)203 353 8946
Tel: +44 (0)1256 841414
Complaints.support@uksloc.co.uk

[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]

Our Ref: [Redacted]

15 May 2023

Dear [Redacted]

Plan Number: [Redacted]

Putting things right

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

I have paid £10,623 into a new plan for you and enclosed a plan schedule showing where the money is invested.

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

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

COPY

Mrs Petula Martin
Complaints Adjudicator

Enc: Plan Schedule

CC: Copy to Greg Vaughan

► FSCS reference [REDACTED]

Please quote our reference when contacting us

Representative reference [REDACTED]

[REDACTED]
By email



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► 22 February 2023

Dear Dr Farley

We will pay you compensation

- You have a valid claim against Exchequergate Limited (the Firm).
- This means we can pay you **£48,000** in compensation.

How much you'll receive

We have calculated your total loss as **£62,237.94**. For this firm, our compensation limits don't allow us to pay more than £48,000 per customer.

Amount we are able to pay under our rules	£48,000
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How and when you'll receive your payment

We'll send a cheque payable to Dr Claire Farley, 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.

How we made our decision on your claim

We've now reviewed all of the documentation we've received in connection with your claim and consider you have a valid claim against the Firm in respect of the advice received to invest in the AXA Life FSAVC rather than purchasing added years within the NHS pension scheme.

Where you are in the
claims process

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



~~Redacted text~~
~~Redacted text~~
~~Redacted text~~
~~Redacted text~~
~~Redacted text~~
~~Redacted text~~

Tel: **0800 756 8074**

Lines open: Monday to Friday, 9am to 5pm
For Textphone: Dial 18001 first
We may record and/or monitor calls
for training and audit purposes

Our Ref: LVL=~~Redacted text~~

02 February 2023

Dear ~~Redacted text~~

Your Free Standing Additional Voluntary Contribution Plan: ~~Redacted text~~

Thank you for returning the signed Acceptance Form in response to our offer of redress as set out in our letter dated 17 January 2023.

A payment for £14,914.03 has been forwarded to your bank in full and final settlement of your complaint. Please allow 7 to 10 working days for the payment to arrive.

I've added interest to the redress as follows:

Redress amount at 1 October 2022	£14,599.97
Gross Interest to 2 February 2023 @ 8%pa simple	£392.58
Tax at 20%	<u>£ 78.52</u>
Net interest payable	<u>£ 314.06</u>
Total amount payable	<u>£14,914.03</u>

We are required to deduct tax from interest payments by HMRC. I enclose a form showing the tax deducted from the interest paid. HMRC may require this form.

I am now closing your complaint file but if you have any questions you can email me on nigel.morgan@LV.com or call 0800 756 8074.

Yours sincerely

Nigel Morgan
LV=

cc: Greg Vaughan Financial Services



► FSCS reference **AMDA1843**

Please quote our reference when contacting us

Representative reference **222222**



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Compensation Scheme

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Amanda Dingwall
By email

► 2 February 2023

Dear **Amanda Dingwall**

We will pay you compensation

- You have a valid claim against Surrey Independent Financial Services Limited (the Firm).
- This means we can pay you **£4,278.98** in compensation.

How much you'll receive

We have calculated your total loss as **£4,278.98**.

Amount we are paying	£4,278.98
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How and when you'll receive your payment

We'll send a cheque payable to Mrs Amanda Dingwall, 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.

How we made our decision on your claim

We've now reviewed all the documentation we've received in connection with your claim and consider you have a valid claim against the Firm.

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.

Where you are in the claims process

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

► FSCS reference [REDACTED]

Please quote our reference when contacting us

Representative reference [REDACTED]

[REDACTED]
By email



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Compensation Scheme

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claims@fscs.org.uk

Write

PO Box 300
Mitcheldean
GL17 1DY

Visit

www.fscs.org.uk

► 20 January 2023

Dear [REDACTED]

We will pay you compensation

- You have a valid claim against Exchequergate Limited (the Firm).
- This means we can pay you **£7,903.58** in compensation.

How much you'll receive

We have calculated your total loss as **£7,903.58**.

Amount we are able to pay under our rules	£7,903.58
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How and when you'll receive your payment

We'll check the bank account information you gave us. If everything's in order, we'll pay the compensation directly into the account. If we can't, we'll pay you by cheque. 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.

How we made our decision on your claim

We have reviewed the available evidence and agree that you have a valid claim against the Firm in respect of advice to contribute to the FSAVC with Scottish Widows in 1992 rather than recommending purchasing added years with the NHS AVC scheme.

Where you are in the
claims process

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

ACCEPTANCE FORM

YOUR ACCEPTANCE



I refer to Aviva's offer dated 12 January 2023 and confirm I accept the net payment of £3,802.84 made in full and final settlement of my mis-selling complaint. I agree my acceptance of the offer settles any claims I may have against Aviva arising from my decision to take out my FSAVC policy.

Reference

Policy

YOUR PAYEE DETAILS – MUST BE COMPLETED TO ENSURE PAYMENT

Your Bank Account

Account Holder Name:

[REDACTED]

Bank/Building Society Name:

[REDACTED]

Sort
Code:

[REDACTED]

Account No:

[REDACTED]

Building Society Roll No:
(If applicable)

[REDACTED]

If the above account is unknown to Aviva we may need to carry out a routine electronic third-party check (the quickest way to verify your identity).

If you don't want us to carry out this check please enclose an original (or certified copy) of a statement for this account dated within the last six months.

If we don't receive a bank statement the electronic check will be carried out.

NON-ACCEPTANCE



I don't accept the offer.
(Please give your reasons below or on a separate sheet of paper.)

Signed:

Name:

[REDACTED]

Date:

[REDACTED]

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

Incorrect SRA – Tax Free Cash	£1,318.21 + net interest of £912.77
Incorrect SRA - Past annuity	£2,153.01 + net interest of £739.01
Incorrect SRA - Future annuity	£3,735.77
FSAVC v In-House AVC	£4,856.44 + net interest of £3,384.26

Total £12,063.43 + net interest of £5,036.04, i.e., £17,099.47

N.B. We are making this offer on the understanding that this payment would mean [REDACTED]'s overall pension benefits would not exceed the Lifetime Allowance. If this is not the case, then she should let us know and we will revise our offer to account for the higher rate of tax imposed on the proportion of the payment that would be in excess of the Lifetime Allowance.

We have reached the shortfall shown above by comparing the position [REDACTED] is in now, as a result of starting her FSAVC, with the position she would have been in had she made the same payments to her employer's in-house arrangement, plus the SRA on her FSAVC having been 55. Details of any assumptions used are summarised on the enclosed Schedule of Assumptions.

We have carried out our assessment by taking account of any difference in charges between the alternative scheme and her FSAVC and our assessment showed a loss in respect of the higher charges on the FSAVC.

The enclosed Summary of Calculations explains how we've calculated the loss. We believe our offer is fair because we have followed the guidance and calculation methods laid down by the Financial Conduct Authority (FCA). Their guidance also allows us to make assumptions where certain information we need isn't available, as listed on the enclosed Schedule of Assumptions.

I hope that [REDACTED] will find our proposal acceptable. If so, she should complete the enclosed acceptance slip and return it to me, so that it reaches me on or before 7 February 2023. I'd like to point out that by accepting this offer, she will be doing so 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].

When returning the signed acceptance slip, please also provide us with a certified copy of [REDACTED]'s valid photocard driving licence or valid passport as without this we will be unable to make the payments. I've enclosed a sheet which explains our certification requirements.

FOS rights

This is our final decision letter, and should [REDACTED] be dissatisfied with the outcome of our investigation, she has the right to refer her complaint to the Financial Ombudsman Service. (FOS) free of charge – but she must do so within six months of the date of this letter.

If [REDACTED] does not refer her complaint in time, the Ombudsman will not have our permission to consider the complaint and so will only be able to do so in very limited circumstances. For example, if it believes the delay was as a result of exceptional circumstances. The FOS address is Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.