

Claw back of money from pensions received from 2000 to 2015.

My suggestions to members of the Engineering Surveys Group Pension Scheme

Write to the FAS and ask for a Formal Review. Write 'Request for a Formal Review' at the top of the letter and the basic reasons why you should have one.

The questionnaire you will receive consists of 2 parts. The first is about the Pension generally. The second part asks about your current financial position. I only answered the Pension part.

While waiting for the questionnaire look up old pay slips and any documentation you might have, especially from Smith and Williamson.

One of the objects of the exercise is to answer 'No, nothing was your fault' to the following type of questions.

HM Treasury Managing Public Money

Benefit overpayments

When repayments have to be made

You'll have to pay money back if the benefit overpayment was your fault, eg:

the information you gave was wrong

you didn't report a change in your circumstances

you gave the wrong information when you reported a change of circumstances

there was an administrative mistake but you should have noticed the overpayment, eg you received 2 payments instead of one

You should also contact the office if you think the amount you're being paid is wrong and it isn't your fault.

In any correspondence make sure you emphasise that you had no control over the pension fund. You trusted the Actuaries (Smith and Williamson) and the Trustee. That you received regular newsletters and reports on audits and everything appeared normal. In particular you noted that the FAS had instructed Smith and Williamson to resolve any anomalies found in the 2014 audit before the winding up of the pension fund was completed.

You might also add - why has the FAS become involved in pension payments made between 2000 and 2015 ?

If you want to increase the content in your letters, you can also mention the general chicanery that went on before the pension fund was closed in 1997.

Finally I wrote to my member of parliament, Mrs Theresa May, who has asked me to contact her if we do not get a satisfactory answer to our questions. Perhaps you should consider the same action. There is the possibility that the FAS will consider every complaint individually and there will not be a general decision covering all the members of the fund.

If the worse comes to the worse we still have the Pension Advisory Board and finally the Pensions Ombudsman.

If you want to keep in contact my email address is peter_timbrell@msn.com