

Date Received	Summary of complaint	Current Position/ Outcome	Response
07/04/2021	Appeal against reduction to pension following reconciliation project Sent to WYPF by email 09/04/2021 Password - NyPf!0421	Stage 1: WYPF declined member appeal as NYPF have acted in accordance with legislation and WYPF cannot instruct us not to reduce pension. Stage 2: Apology and compensation paid in recognition of distress to member and wider family.	Apology and compensation of £500 paid.
16/04/2021	Appeal against employer regarding tier of ill health awarded	WYPF referred back to employer to undertake reassessment	Awaiting outcome of employer review.
05/05/2021	Appeal against NYPF because of delays in getting AVC funds back from Pru despite numerous chasers and escalating to a complaint	Member withdrew complaint as Pru advised money was being disinvested 06/05/2021 and would be received within 5 working days. Member raising formal complaint against Pru instead.	No further action required.
17/09/2021	Appeal against NYPF advising member reductions would apply to pension at age 60 so they deferred but was later told reductions would not apply and they could have taken pension from age 60. Wants to be paid the pension they haven't received between age 60 and actually taking it.	WYPF declined member appeal as NYPF had calculated benefits correctly and member had been advised they could take benefits from age 55 onwards.	No further action required.
23/09/2021	Appeal against NYPF - we had member restarting day after they left in 1994 but they rejoined in 2004 so additional 10 years service had been included in all past quotations. Now taking redundancy so decision based on over inflated benefits.	Stage 1: WYPF declined member appeal as cannot instruct us to pay benefits member is not entitled to. Stage 2: Apology and compensation of £500 offered in recognition that employment decisions had been made on over inflated benefits.	Awaiting response from member regarding compensation offered.
03/11/2021	Appeal against NYPF - has been advised by financial adviser that would need extra £300k to purchase equivalent benefits and wants us to increase the cash equivalent transfer value to meet the shortfall.	WYPF declined member appeal as NYPF had calculated the transfer value correctly.	No further action required.
09/11/2021	Appeal against NYPF - believes early retirement figures are wrong as comparison with Nationwide and colleagues shows benefits are lower.	Complaint withdrawn after finding out figures provided by friend were incorrect.	No further action required.
09/02/2022	Appeal against NYPF - believes has suffered financial loss by taking AVCs early and not at age 65. Wants to be paid benefits now what would have got at age 65.	Stage 1: WYPF declined member appeal as NYPF had calculated the benefits correctly and had advised the member they could leave AVCs until a later age. Stage 2: Response being reviewed by Treasurer to the Fund.	