



How to become a TPAS Adviser

TPAS is a voluntary organisation providing help and information to members of the public. We rely on pension professionals to volunteer their services, and are always delighted to hear from anyone who would like to know more about being an TPAS adviser.

"Being in pensions has given me a good career. I'm glad to be able to give something back."

Many people are concerned that they may not have time to be an TPAS adviser. You need not worry. Each adviser controls the number of cases he or she handles at any one time, and can always decline a new case for any reason. If you are going to be away on holiday, are particularly busy at work or have too many other calls on your time, simply let us know. We will not send you any new cases until you can deal with them. On average, an adviser is likely to receive five cases a year, spending no more than two to three hours a month on TPAS work.

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The majority of advisers handle casework from their home or their office, by letter or telephone or both. Casework can be anything from clearing up a simple misunderstanding between the member and the scheme, to a more complicated problem requiring skill and diplomacy from the adviser. London Office has a rota of volunteers who answer the telephone enquiries it receives. They also deal with routine correspondence which can be answered without the need to refer to a third party or which raises questions that are outside our remit.

"I like helping people, and wanted to do some sort of voluntary work. TPAS is ideal, since it can be fitted around my lifestyle and is really worthwhile."

You are never on your own. London Office has a small team of permanent staff who are always available to advise and assist you, as is your Regional Organiser. Other TPAS advisers are normally happy to help; certain advisers are delegated as specialists in particular areas if you are handling a case and need expert input. In addition, TPAS has access to various professionals (eg pensions lawyers) who will provide specialist opinions where necessary.

"The rewards are much greater than I had ever imagined. The time commitment is far less than I had thought." "I've always liked trying to sort out problems. TPAS casework gives me the chance to do just that, from the comfort of my own home."

A formal qualification, although welcome, is not essential. Ideally we look for enthusiastic, committed, objective pensions professionals with good communication skills and a desire to help people. The basic requirement is a reasonably broad experience of pensions, and up-to-date knowledge of pensions practice and legislation. The ability to take an impartial view is essential; TPAS is here to assist complainants, but does not take sides.

"Handling cases outside my own scheme gave me the chance to learn about new areas and has certainly improved my employment prospects."

You must be prepared to:

- abide by the TPAS Code of Practice - at the end of this leaflet;
 - attend an Induction Session (normally lasting 1½ hours);
 - attend two out of every four Adviser Workshops - two are held each year and they normally qualify for two hours Formal CPD under the PMI scheme.
 - take some casework each year.
- Induction Sessions and Workshops are held at various locations throughout the country, not just in London.
All out-of-pocket expenses are reimbursed (including fares to Workshops), so there is no financial commitment at all.

Please ring the Chief Executive, Malcolm McLean (020 7630 2270) if you have any questions. If you would like to talk to someone who is already an adviser, he will be able to put you in touch with someone in your area.

Please write to :

Malcolm McLean OBE, Chief Executive,
TPAS,
11 Belgrave Road,
London SW1V 1RB

and request an application form.

"I was worried that I wasn't sufficiently experienced to be an adviser, but the support and help on offer - from London Office and TPAS colleagues - soon gave me confidence."

This Code of Practice does not set out to cover every circumstance; it has been kept as brief as possible, so it does not follow that unless a specific action is prohibited under the Code of Practice, it is permissible. TPAS expects advisers to show honesty, integrity, competence, impartiality and common sense in handling TPAS casework. In providing help and advice advisers need to observe the same disciplines and standards that apply in their other business affairs, in order to uphold the reputation of the pensions profession and TPAS. TPAS expects that advisers should conduct themselves in a manner which protects the good name of TPAS.

- act objectively in all their work;
- conduct themselves with courtesy and consideration towards everyone with whom they come into contact;
- observe the Guidance Notes as issued from time to time, clearing any matters of doubt with the TPAS Chief Executive;
- handle cases promptly in accordance with the highest professional standards, calling on the help of the TPAS office or a member of the TPAS Central Panel when necessary;
- arrange immediately to pass work to another adviser if they cannot handle it promptly themselves;
- never give financial advice;
- ensure they have the complainant's written authority to approach the scheme authorities before contacting any third party;
- ensure they have taken all reasonable steps to obtain the information necessary to satisfy the complainant or negotiate on his or her behalf;
- not automatically take the side of the complainant;

- at the outset, refer the complainant to another adviser if they have any vested interest or personal connection individually or through the adviser's employer; or do so whenever such a vested interest or personal connection becomes apparent;
- not use their status as an TPAS adviser so as to gain extra credence in the conduct of their business affairs, although it can be used for CVs or biographies in a personal context;
- not use their status as an TPAS adviser for any financial gain, for themselves or their employers, in the course of dealing with a complainant or after the complaint or enquiry has been cleared;
- attend an Induction Session within 6 months of appointment as an adviser;
- attend all Workshops, subject only to a persuasive reason for being unable to do so;
- return all case papers to the TPAS office immediately the case is complete or when requested to do so;
- inform the TPAS Chief Executive in the event of any change in personal data provided on becoming an adviser or subsequently (eg change of employment);
- ensure that any advertisement or other public announcements with which their names or status as TPAS advisers are associated will not bring TPAS into disrepute;
- ensure that they always give any written advice on TPAS headed notepaper containing the disclaimer wording, identifying the writer as an TPAS adviser and not any other title;
- maintain a comprehensive knowledge of pensions law and practice, so that they handle casework in a way that takes changes into consideration.

If TPAS receives a complaint of unprofessional conduct, we will make appropriate investigations. If disciplinary action is considered necessary, this will first be conducted by the Professional Standards Committee. Following discussion with the adviser, the committee will make recommendations to Council concerning the nature of any such action. A final decision will be taken only by Council, which may include removal of an adviser.

TPAS has Professional Indemnity Insurance for all advisers, a condition of which is that the Code of Practice is followed at all times. Failure to follow the Code of Practice may result in a loss of PI cover. TPAS Limited does not have funds to protect advisers if there is no PI cover.