

TPAS needs you



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Work for free! Give up your spare time! With those appealing slogans no doubt you are already filling in the application form. No? OK, I'll try and make a better effort at selling the idea of volunteering for the Pensions Advisory Service (TPAS).

TTPAS has been helping people since 1983. Since day one, the bedrock of the service has been dedicated volunteer pensions professionals. Without the incredible input we receive from our volunteers, we would not be able to help so many people. Each year, demand for our service grows. And with demand growing and likely to continue, we need more dedicated professionals willing to give up their time to help others. If you have ten years pensions' experience (five years if you hold a professional pensions qualification), we want to hear from you.

Volunteers are involved in all aspects of our service, helping to resolve disputes; answering pension questions; and giving talks about retirement-saving. You can decide where you think you can best help and how much you would like to do.

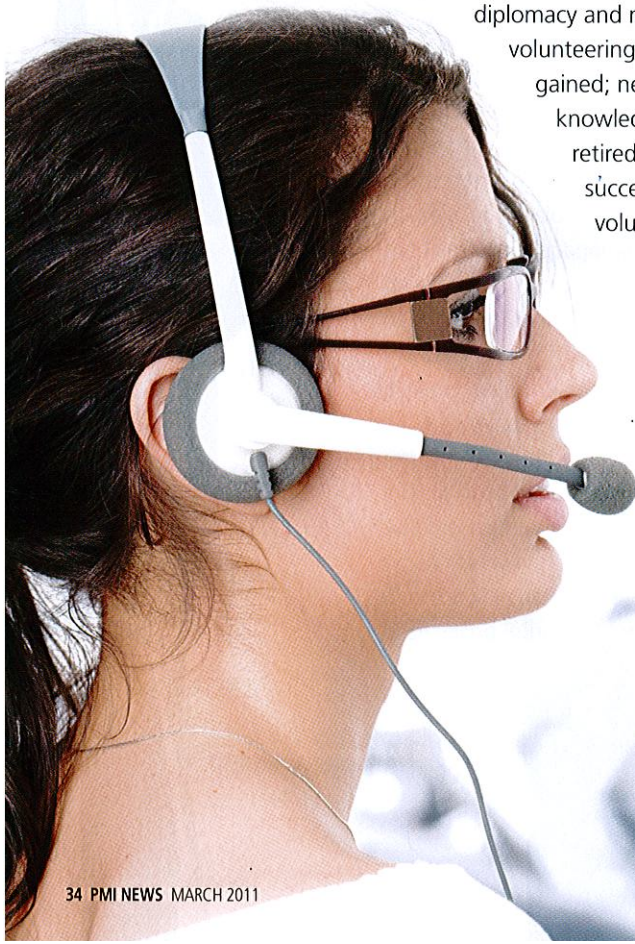
What's in it for you? The main reward is the ability to use your expertise to make a real difference to someone else. Helping others gives a real sense of achievement and the appreciation is often immediate. But TPAS work is also very varied. As well as adding to their already excellent pensions' knowledge, TPAS advisers learn diplomacy and negotiating techniques. By volunteering for TPAS, new skills can be gained; new experiences learnt; and knowledge broadened. If you are retired or nearing the end of a successful pension career, volunteering for TPAS is one

way to make sure the skills you have learnt are not wasted. If your career is in full swing, the status of being a TPAS adviser will be a useful addition to your CV.

Most advisers contribute by helping those who have a pension complaint. Each year, thousands of people with a pension problem ask us for help. Many complaints can be resolved by giving people a clear and understandable explanation, sometimes by explaining why they will not succeed. But other complaints require detective work and pensions expertise. If an error or delay has caused someone to be worse off, our advisers use their skills and diplomacy to negotiate suitable compensation.

Typical complaints concern mistakes and delayed payments. We also deal with disputes about failed ill-health retirement applications. But do not worry, you are not expected to be a medical expert. Our role is simply to check how the decision was reached while making sure it was done properly.

Whatever the reason for the complaint, the insight of a TPAS adviser is invaluable. Advisers bring an independent and impartial view to proceedings, helping both sides find common ground. And, because of this, our involvement is usually welcomed by all involved. Advisers typically work from home or, if their employer allows, from their place of work. We do of course have throughput and quality standards that must be adhered to, but advisers are free to decide how many cases they deal with at any one time.



Volunteers also help to staff our helpline. We typically receive 300 calls every day. The number of different issues raised can be head-turning, but if 'pension' is in the question somewhere, we will try to answer it. Even if the call has nothing to with pensions (and a few sneak through) we will give it a go – although we did struggle to answer the caller who wanted to know where she could buy an Elvis Toby Jug!

Our volunteers are an integral and valued part of our team, offering their expertise and experience to help and guide callers, most of whom simply want to better understand their rights and options. Calls range from the very complex to the very simple. We naturally get the odd 'challenging' call, but the overwhelming majority of callers are friendly and appreciative. A huge majority of callers (94% of respondents to a recent survey) said they were fairly or very satisfied with the service they received. We will be hard pressed to improve this – but we will try!

Our helpline is run from London. We offer a friendly lively office environment and full training and support is provided. But our location means this role will probably only suit those who have reasonably easy access to the capital. But if you can join us in London, you will find the experience challenging, varied, but also enjoyable.

And finally, volunteers are part of our team giving talks to members of the public, usually via their workplace. The focus of the talks is to help attendees acquire a basic understanding of retirement issues. Our volunteers are motivated by a desire to help people and encourage them to take responsibility for their retirement planning. Last year more than 6,000 people attended talks, half of which were delivered by volunteers. The research on the excellent work carried out by our workplace team shows that 85% of people who attended talks later took some action regarding their own retirement plans. With auto-enrolment soon to be upon us we believe this part of our service will increasingly be in demand.

We of course expect auto-enrolment to have an impact on other areas of our service, especially on our Information and Guidance team. A significant portion of the general population will be encountering 'pensions' for the first time and no doubt they will have many questions that will need answering. We are already seeing an increase in enquiries as knowledge of auto-enrolment and NEST

becomes more widespread. We expect this to continue and we are looking forward to the challenges this will cause us.

In the short-term, there are a number of issues on the horizon where we expect to get many questions and calls for help. The removal of requirement to annuitise by age 75; changes to state pension ages; using CPI instead of RPI for the revaluation of deferred pensions and the indexation of pensions in payment; and changes to the annual and lifetime allowances, are a few of the newer topics we are already being asked about and expect to get more questions on.

Looking further into the crystal ball, if early access to pension savings is permitted, we think this will be of great interest for many of our clients. We already get many enquiries from people asking if it would be possible for them to take funds from their pension policy. For many of the people who contact TPAS, their pension fund is often one of their biggest assets but they are often frustrated when we will tell them it cannot normally be used until they are 55. And although we have no details yet, many of our customers have been asking us how a flat-rate state pension for all would work and how they would be affected.

Despite the dinner-party jokes, the very brief notes above on the changes ahead, shows that pensions is a fast-changing and exciting industry to work in. We are well prepared to do our part and strongly believe our staff and volunteers will rise to the challenge.

Volunteers, whatever they are doing, are supported, not only by our team in London, but also by other more experienced volunteers who have stepped forward to act as one of our Regional Organisers. Advisers have access to a dedicated section of our website, where guidance and information to help them in their role can be found. We also run a regular series of workshops, attendance of which counts towards your Continued Professional Development.

If you are tempted but are not yet convinced, please contact us. We will happily answer any question you have. If you already know a TPAS adviser, why not speak to them and find out why they enjoy volunteering for TPAS? But if you have already made your mind up, please download an application form at:

www.pensionsadvisoryservice.org.uk, complete it and send it back to us as soon as you can. ■

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