

The Pensions Advisory Service (TPAS) Code of Practice



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. This code relates to all volunteers within TPAS.

TPAS expects volunteers to show honesty, integrity, competence, impartiality and common sense in handling casework and dealing with the general public. In providing information and guidance volunteers 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. We expect that all volunteers conduct themselves in a manner which protects the good name of The Pensions Advisory Service.

All TPAS Volunteer Advisers agree to:

- A. Act objectively in all my work;
- B. Conduct myself with courtesy and consideration towards everyone with whom I come into contact;
- C. Observe the Guidance Notes as issued from time to time, clearing any matters of doubt with a member of the Senior Management Team;
- D. Handle cases promptly in accordance with the highest professional standards, calling on the help of the London office or a member of the Central Panel when necessary;
- E. Arrange immediately to pass work to another adviser if I am unable to handle it promptly;
- F. Never give financial advice;
- G. Maintain the confidentiality of clients, ensuring I have the complainant's written authority to approach the scheme authorities before contacting any third party;
- H. Ensure that all reasonable steps have been taken to obtain the information necessary to satisfy the complainant or negotiate on his or her behalf;
- I. Remain impartial, not automatically take the side of the complainant;
- J. When undertaking disputes work, immediately return the case file to the London office if any conflict of interest or personal connection, individually or through my employer; becomes apparent;
- K. Not use my status as a TPAS volunteer to gain extra credence in the conduct of my business affairs, although it can be used for CVs or biographies in a personal context;
- L. Not use my status as a TPAS volunteer for any financial gain, for myself or my employer, in the course of dealing with a complainant or after the complaint or enquiry has been cleared;

- M. Attend an Induction Session, workshop and regular meetings, the frequency of which to be determined by type of volunteering role and outlined at outset of volunteering;
- O. When undertaking disputes work, return all case papers to the London office immediately when the case is complete or when requested to do so;
- P. Inform the Head of Corporate Services in the event of any change in personal data provided on becoming an adviser or subsequently (e.g. change of employment);
- Q. Ensure that any advertisement or other public announcements with which my name or status as TPAS volunteer is associated will not bring TPAS into disrepute;
- R. Ensure that written information is always given on TPAS headed notepaper or with the agreed email footer containing the disclaimer wording, identifying myself as an adviser and not by any other title;
- S. Maintain a comprehensive knowledge of pensions law and practice;
- T. When undertaking presentations on behalf of TPAS, immediately contact the Workplace & Communities Team if there is a difficulty in attending a booked session;
- U. When undertaking presentations on behalf of TPAS, use only the unaltered standard TPAS presentation, seeking guidance from TPAS on any content that I do not understand;
- V. Ensure at all times the security of our information and the confidentiality of our clients; and
- W. Follow TPAS policies and procedures and with regards to professional behaviour know how to raise any concerns or use the "whistleblowing" policy if appropriate.

Discipline

If TPAS receives a complaint of unprofessional conduct, we will make appropriate investigations. If disciplinary action is considered necessary, we will decide on the nature of any action to be taken which may include removal of the adviser.

Insurance

TPAS has Professional Indemnity Insurance for all TPAS volunteers, 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. The Pensions Advisory Service Limited does not have funds to protect advisers if there is no PI cover.