

Sacker & Partners LLP
20 Gresham Street
London EC2V 7JE
T +44 (0)20 7329 6699
E enquiries@sackers.com
www.sackers.com

PRESS RELEASE

25 September 2025

Sackers webinar survey results reveal 54% of scheme complaints are tied to admin issues

Sacker & Partners LLP (Sackers), the UK's leading specialist law firm for pensions and retirement savings, today announced the results of a recent webinar survey* showing over half (54%) of member complaints are rooted in issues with scheme administration or maladministration. **

Amy Difford, senior associate at Sackers, said: "Administrators and trustees are under huge pressure, especially given major projects like dashboards and GMP equalisation combined with ever increasing member expectations in terms of the service that they provide. In this environment, the key to reducing complaints is prevention rather than cure. Most member complaints arise not from financial harm or loss, but from feeling ignored, poorly informed and having to chase for updates. In many cases, members escalate concerns simply because they don't know what else to do and so a significant proportion of those complaints could actually be prevented altogether through better communication and expectation management. Trustees recognising the importance of the frontline services that administrators provide and working together on this more effectively, and earlier on, will reduce the risk and save time, cost, and stress for all involved."

Difford continued: "There are some simple but effective steps trustees can take to reduce the risk of complaints escalating. First and foremost, focus on clarity, make sure communications are easy to understand and avoid technical jargon but importantly answer the questions that members ask. Engage early with members; don't wait for something to go wrong before opening the lines of communication. Be selective in what you send: overwhelming members with multiple or poorly timed messages can lead to confusion rather than clarity, however well intentioned. It's really important to also choose the right channels for your audience; in many cases, a well-timed email or SMS will be more effective than a letter. It's a good idea to signpost to trusted sources, such as regulated financial advice or your scheme's standard literature, so members know where to go for further support. And finally, keep good records! Having a clear audit trail of what was communicated and when is essential for resolving issues quickly and defending your position if a complaint does arise."

James Bingham, litigation partner at Sackers, added: "With the Pensions Ombudsman frequently awarding compensation in the range of £500 to £2,000 to members on these complaints, occasionally exceeding that in extreme cases, it is in the interests of trustees and administrators to take a proactive stance in their dealings with members. It's often unclear who should pay any compensation – the administrator or the trustee and the

use of policies and agreements between trustees and administrators can help to deal with such matters promptly.

Where both are ultimately respondents to a complaint before the Ombudsman, the decision is sometimes left to the parties to resolve themselves. This lack of clarity adds complexity and delay, further fuelling member dissatisfaction and a joined up approach between trustees and administrators can help to avoid this.

“The message is clear: a well-timed conversation and early communication could prevent a formal complaint later, which is in everyone’s interests. Good communication can help members feel heard, even when the outcome isn’t what they hoped for.”

** Based on 71 respondents representing trustees and employers of both DC and DB schemes.*

*The full results are:

- 54% administration and maladministration
- 23% transfers
- 11% overpayments
- 8% discretionary decisions
- 4% ‘other’

- ENDS -

Notes to Editors:

Sacker & Partners LLP (Sackers) is a top tier commercial law firm specialising in advising pension scheme trustees, employers, providers and corporate investors on all aspects of their pension arrangements.

Widely viewed as leaders in the field, Sackers advises more of the UK's top 200 pension funds than any other law firm. Sackers is consistently ranked in the top tier for pensions by both leading UK legal directories (Chambers UK and the Legal 500) and has been for over twenty years.

Based in London, Sackers provides support to trustee boards, sponsoring employers, providers and Government bodies across a range of areas, including day to day scheme management, funding and investment, projects, risk and litigation.

Sackers is an active member of the Pensions UK, The Association of Pensions Lawyers and the Society of Pension Professionals and is technical legal expert partner to the Pensions Management Institute.

In 2025, Sackers was named Best Pensions Law Firm at the Corporate Adviser Awards, won Pensions Lawyers of the Year at the UK Professional Pensions Awards, and was shortlisted for Pensions Law Firm of the Year at the Pensions Age Awards.

Media Contacts: For all media enquiries please contact KBPR using the details below:

KBPR.

keeping you connected

kate@kbpr.agency - 07930 442 883