

Contingent Decision and/or financial loss compensation FAQs

March 2025



Q: How long will it take to review my Contingent Decision and/or financial loss compensation claim?

A: We're unable to provide specific timescales as each claim is assessed on a case-by-case basis. Please be assured we'll take the relevant actions to resolve this matter as quickly as we're able to.

Q: Where can I find the form to make a Contingent Decision and/or financial loss compensation claim?

A: We've created a Contingent Decision factsheet and a financial loss compensation factsheet to provide you with some further information. These can be found on our page on Contingent Decisions and Financial Loss.

If you'd like to make a claim, you'll find the link to the Contingent Decision and/or financial loss compensation form in both factsheets. [These factsheets can be found on our website.](#)

Please download, print and return by post the form along with any copies of evidence to support your claim and send your completed claim form and any supporting evidence to:
Teachers' Pensions, 11b Lingfield Point, Darlington, DL1 1AX.

Q: I didn't include all the supporting documentation with my initial application, can I send this separately?

A: Your evidence must be provided when making a Contingent Decision and/or financial loss compensation claim. Any evidence received after this submission, but before an outcome has been provided, won't be included in the decision and you'll need to submit a new claim.

Q: Am I able to submit my evidence to support my Contingent Decision and/or financial loss compensation claim electronically?

A: Your evidence needs to be submitted alongside the Contingent Decision and/or financial loss compensation claim form and this needs to be returned by post. If your evidence and application form are submitted separately, the evidence will not be included in the review, and this may affect the outcome of your claim.

Q: What evidence should I include to support my Contingent Decision and/or financial loss compensation claim?

A: We're unable to advise on what evidence should be included with your application. Please include any copies of any documentation or justification you feel supports your claim and this will be reviewed on a case-by-case basis.

Q: The amount I've been awarded as part of my financial loss compensation claim is less than I claimed for – can I appeal for the original amount?

A: The outcome letter you have received explains why you received the amount you did. However, if the compensation awarded doesn't meet the loss you've incurred, you can submit a complaint to ask us to review this amount. This complaint should include the appropriate justification for requesting any additional compensation. Our complaints procedure can be found at [Member Complaints and appeals](#). Upon receipt, we'll review your request to assess whether we're able to increase the compensation already awarded.

Q: Can I claim for all my Independent Financial Adviser (IFA)/accountants charges as financial loss compensation?

A: Compensation won't usually be offered for IFA/accountant advice in relation to your remedy choice of benefits. The relevant information you'll need to make an informed choice is provided via our website, communications and Remediable Service Statements (RSS).

However, a small number of you with particularly complex circumstances, for example in relation to tax issues you couldn't reasonably address yourself, may feel you need support. In these instances we'll consider applications for reasonable costs of IFA (normally up to the amount of £500).

Evidence must be provided that the advice you received was required due to the remedy/discrimination and the complexity of your particular financial circumstances, as well as proof of the amount paid. You've plenty of time to make your decision and are advised not to seek such advice before you've received your RSS and supporting information. We won't consider claims for IFA fees etc. under any circumstances where you've paid for services without having received and considered this information first.

It's your responsibility to submit evidence to support your claim and the Scheme will assess it based on this. Please visit our page on [Contingent Decisions and Financial Loss](#) for more information.

Q: Are there any deadlines I need to consider when making a contingent decision request?

A:

- Retrospective Additional Pension Timescales - If you'd like to consider the opportunity to purchase Retrospective final salary Additional Pension, please note you'll have six months from the date of receiving your Benefit Statement RSS to make your application. So, if for example, you receive your RSS on 1 April 2025, you'll have until 30 September 2025 to submit your request. Any request received outside of this timescale won't be accepted. Once we receive your Contingent Decision claim, the Scheme will have a further six months to process your request.

Please note that while you can make more than one election to request final salary Additional Pension, all elections must be made at the same time.

You'll need to ensure that you consider the total amount of Additional Pension you want to consider and for what periods during the remedy period this covers. You'll need to make sure that when you submit your contingent decision request, you're clear about what you would have done had you been in the final salary scheme at the time and what you would like to do now.

- Requests to reinstate previously Opted Out service. - With effect of 1 October 2024, the opportunity to elect to reinstate any previously opted out service has now closed in line with our regulatory deadlines and is no longer available.

Q: I made a Contingent Decision request to reinstate previously Opted Out service, which was accepted, are there any additional timescales I need to consider?

A: If you made a Contingent Decision request for previously Opted Out service to be reinstated and this has been accepted, you'll have 12 months from the date of your statement to complete the relevant actions. If these aren't completed before the 12-month deadline has passed, you'll no longer have the right to reinstate this service.