

The complaint

Mrs L complains about the advice given when taking out a whole of life policy she holds with The Royal London Mutual Insurance Society Limited trading as Scottish Provident.

What happened

In early 2025 Mrs L complained to Scottish Provident saying the policy had been mis-sold as it wasn't suitable for her needs.

Scottish Provident didn't uphold the complaint saying that the advice when taking out the policy was given by an independent financial advisor.

Remaining unhappy Mrs L brought her complaint to our service where one of our Investigators looked into what happened. They thought that Scottish Provident were not responsible for the initial advice when taking out the policy. Nor did they think there was a responsibility to consider suitability when the policy was taken over from a previous product provider.

Mrs L said that someone should be held responsible for the advice.

Because an agreement couldn't be reached the matter has come to me for a decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mrs L has provided a lot of information about her complaint and it's clear to me how strongly she feels about what happened. I want to assure Mrs L that I've read and considered everything that has been provided even if I don't mention it all in detail. I've summarised some things which reflects the informal nature of our service.

Documentation from the time of the sale in 1998 show the policy was taken out after speaking with an independent financial adviser. It is that business who is responsible for ensuring the suitability of the policy.

I understand the frustration of Mrs L as there have been difficulties obtaining contact details in order to pursue the complaint with the adviser. But it's that business who is responsible and not Scottish Provident.

The policy was initially set up with another product provider and Scottish Provident took over administration in 2001. At that time there was no responsibility for Scottish Provident to check the initial, or ongoing, suitability of the advice. The policy does not have a feature of any ongoing suitability checks.

I know Mrs L feels strongly that the policy was mis-sold but any advice that was given is not the responsibility of Scottish Provident.

Having carefully considered everything that happened I'm satisfied Scottish Provident have acted fairly and reasonably when dealing with Mrs L and don't need to take any further action.

My final decision

For the reasons I've explained above my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 4 August 2025.

Warren Wilson

Ombudsman