

The complaint

Mrs H complains that The Prudential Assurance Company Limited ("Prudential") has failed to efficiently deal with enquiries she has made about a pension plan she holds with the firm. She says that when she enquired by telephone Prudential stated that it couldn't find any record of her pension plan. And she says that she has been unable to register to access information using Prudential's online service.

What happened

Mrs H holds pension saving with Prudential. Her plan was originally opened as a group pension plan in 1997 when she was working for a former employer – but the plan was converted to a personal pension plan in July 1999.

Mrs H complained to Prudential that she was experiencing difficulties when requesting information about her pension savings. She said that when she called the firm she was told her plan could not be located. And she said that she was unable to log on to Prudential's online service.

Prudential responded to Mrs H telling her that it had been unable to locate her pension plan. It said it had no record of her having a policy with the firm and suggested that might be because any plan she held had been closed more than seven years ago. Unhappy with that response Mrs H brought her complaint to us.

Initially Prudential also told us that it had no record of a pension plan held by Mrs H. But it later located her plan and provided us with some information about it. It said that it had sent Mrs H annual statements as required by its regulator. And it said its records showed that Mrs H had been able to discuss the plan with it by telephone. Prudential said it had taken a commercial decision to not provide online servicing for some older plans such as the one held by Mrs H.

One of our investigators has looked at Mrs H's complaint. He accepted Prudential had sent Mrs H the annual statements that it was required to issue. And he thought it possible that Prudential might have been unable to locate the plan if Mrs H had called the wrong number. But he didn't think it was acceptable that Prudential had failed to locate the pension plan when Mrs H had submitted her complaint. So he thought that Prudential should pay Mrs H £100 for the distress and inconvenience she had been caused.

Prudential didn't respond to that assessment. So, as the complaint hasn't been resolved informally, it has been passed to me, an ombudsman, to decide. This is the last stage of our process. If Mrs H accepts my decision it is legally binding on both parties.

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.

In deciding this complaint I've taken into account the law, any relevant regulatory rules and good industry practice at the time. I have also carefully considered the submissions that have been made by Mrs H and by Prudential. Where the evidence is unclear, or there are conflicts, I have made my decision based on the balance of probabilities. In other words, I have looked at what evidence we do have, and the surrounding circumstances, to help me decide what I think is more likely to, or should, have happened.

At the outset I think it is useful to reflect on the role of this service. This service isn't intended to regulate or punish businesses for their conduct – that is the role of the Financial Conduct Authority. Instead, this service looks to resolve individual complaints between a consumer and a business. Should we decide that something has gone wrong we would ask the business to put things right by placing the consumer, as far as is possible, in the position they would have been if the problem hadn't occurred.

The pension plan that Mrs H holds with Prudential is one of its older plans. Prudential has taken a commercial decision that it will not integrate the servicing of some of its older plans with its regular systems. So it is possible that some advisors might not be able to locate Mrs H's plan using their normal search methods when she calls. It is for that reason that Prudential asks Mrs H, and other similar consumers, to call the phone number it sets out on the annual statements it issues when seeking information or assistance on those pension savings.

I can see from Prudential's records that, from time to time, Mrs H has been able to make telephone contact with Prudential and discuss her pension plan. I don't know whether she has called the specific phone number for her pension plan at that time, or called the general phone number and been fortunate to be connected to an advisor that has been able to locate her legacy plan. But it does suggest that, at least some of the time, Mrs H has been able to discuss her plan by telephone.

Prudential is required by its regulator to send an annual statement to Mrs H within one year of the anniversary date of her pension plan. It has sent me copies of the statements that were issued between 2023 and 2025. I can see that each of those statements were sent to the same address that Mrs H gave us when she made her complaint. And from the information Mrs H has sent us I can see that at least one of them was safely received by her.

I understand that it might have been confusing for Mrs H that these statements weren't sent to her at the same time each year. I can see that the last three statements were sent in January 2024, September 2024, and May 2025 – her policy anniversary falls in April. So although Prudential has complied with its regulatory obligations it might have seemed to Mrs H that her statements had not been issued annually as required.

Prudential has made a commercial decision that it will not add some legacy pension plans, including the one held by Mrs H, to its online servicing platform. I haven't seen anything to suggest that Prudential should be required to offer online servicing of this plan – when it was taken out by Mrs H online servicing was generally unavailable across all pension plans. It wouldn't be appropriate for me to interfere with the commercial judgement of Prudential in this regard.

As I've said earlier, it might be understandable why a telephone advisor might not have been able to locate Mrs H's legacy plan. But I don't think that would be a reasonable explanation for why Prudential failed to locate Mrs H's plan when she made her complaint. I understand that as a part of her complaint she provided Prudential with details such as her address and national insurance number. I would expect that information would be sufficient for a diligent search to be completed – particularly when the time pressures of a phone call were removed.

The complaint that Mrs H made to Prudential was about its failure, when she had called earlier, to locate her pension plan. She says she was concerned that, given her approaching retirement, her pension savings might have been lost. So I think it would have been very distressing for the response to that complaint to simply confirm that no pension savings could be found – reinforcing the concerns that had led to her complaint.

I don't think that Prudential treated Mrs H fairly in that regard. So I agree with our investigator that Mrs H should be paid some compensation for the distress and inconvenience she was caused. I think a payment of £100 would be fair and reasonable in all the circumstances here.

Our investigator has forwarded Mrs H copies of the annual statements for her pension plan. Those statements provide her with contact details for the teams at Prudential that deal with her specific pension plan. So hopefully by using those contact details Mrs H will be able to get any information she requires on her pension savings in the future. But I am sorry to tell her that she will not be able to access that information online – I think Prudential has made a legitimate commercial decision to not offer online access to this pension plan.

Putting things right

Prudential should pay Mrs H £100 for the distress and inconvenience she was caused by its failure to locate her pension plan information when her complaint was being considered.

My final decision

My final decision is that I uphold a part of Mrs H's complaint and direct The Prudential Assurance Company Limited to put things right as detailed above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 26 December 2025.

Paul Reilly
Ombudsman