

### **The complaint**

Mr O complains that Phoenix Life Limited trading as Standard Life sent him a letter about a change of funds that was full of jargon. And when he called up to get clearer information he was given poor customer service and put on hold a number of times.

### **What happened**

Our investigator set out the background to this complaint in his letter of recommendation, for ease of reference I have included an amended copy of this below:

Standard Life wrote to Mr O on 4 August 2025 to explain the fund that his plan was invested in was closing. Mr O found this letter to be jargon filled, lacking in information and confusing, specifically with the terms 'active' and 'passive' which he believed to be a common case of 'sludging'.

On 12 August 2025 Mr O called Standard Life to get more information about what this letter meant. During this call he was frustrated as the operator was unable to see the letter in question or provide specific information to answer Mr O's queries. She also put him on hold several times.

Because of the experience on this call, Mr O raised a complaint online on 13 August 2025. On 15 August 2025 he called Standard Life again. Mr O still wanted help to understand the letter from 4 August 2025. And he was unhappy his complaint hadn't been acknowledged.

The operator explained that they had been placed on the general enquiries line and the team that would be able to help Mr O was really busy. Mr O was frustrated by her response and asked to speak to a manager. A manager took over the call, and Mr O again asked about the letter he had received. Mr O raised concerns about the previous colleague he spoke with who didn't complete security checks. He wanted to raise a complaint directly about her service. The manager couldn't see the specific letter that had been sent to Mr O but proceeded to pass the call through to the correct department.

When Mr O's call was transferred, it was agreed that a personalised letter would be drafted and sent to Mr O to explain what changes were being made and how that would affect him. Mr O also spoke to the Customer Relations Department who outlined their complaints process and assured Mr O that a full review would be conducted to determine if there was any financial loss.

On 28 August 2025, Standard Life responded to Mr O's complaint. Mr O's complaint was upheld and Standard Life apologised that their operators were not immediately able to answer his questions. They also sent Mr O a further letter as agreed, to explain the changes to his account. Mr O is unhappy because he feels this letter is still unclear. Mr O wanted the business to take their complaints more seriously. And also, to have staff in place who are able to explain products more clearly.

Our investigator looked into matters but didn't think Standard Life needed to do more to put things right. He felt the original letter did include the main details and provided the

opportunity for further questions to be asked. The investigator said the calls with Mr O could have been handled better and it was reasonable to expect the call handlers to understand the letter and to be able to view it. But he felt the Standard Life call handlers had acted reasonably and they had provided a second letter which the investigator said gave a reasonable explanation of the terms used in the original letter. The investigator felt the apology given was sufficient.

Mr O didn't agree and said the customer service he'd received from Standard Life was appalling and the letter was jargon filled. Mr O felt the investigator was condoning this poor service.

### **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.

And having done so I agree with the outcome reached by the investigator and for broadly the same reasons.

Mr O's unhappiness stemmed from the letter sent by Standard Life on 4 August 2025 and the subsequent calls he had with various members of staff. I've listened to those calls and looked at the original letter and the subsequent follow up.

Looking at the original letter I can understand why Mr O was left with some questions. But I don't agree with his view that it was intentionally written to confuse. And whilst it does include what some may call jargon, at the same time the letter is written for a broad range of customers with different levels of understanding. And the terminology was industry standard terms. However, that said, if alongside this Standard Life provided more commentary and information about why this was happening and what it meant, I think the letter would've been easier for a typical customer to understand. I do agree with Mr O that it was a bit basic in its explanation.

Having listened to the calls Mr O had with Standard Life, I can understand why he was frustrated that he wasn't given answers to his questions immediately or in the way he wanted them. But I think the staff did their best to help and remained professional and courteous when Mr O complained directly to them about the lack of help, he felt they were providing.

The end result of which was that Standard Life sent a letter with a further explanation and a frequently asked questions enclosure, which I think was the best way to attempt to resolve Mr O's questions. Mr O's expectations was that someone could talk him through the changes to his fund and one of the call handlers did try but he was unhappy with their explanation, so a written response I think was required here. I understand it must have been frustrating for Mr O that the call handlers didn't have access to or couldn't find the letter Mr O was referring to.

Having looked at the information provided within the final response letter, I think this did give more of a detailed explanation of why this was happening and what it meant for Mr O's pension fund. Mr O still thinks it was jargon filled but I don't think using pension specific terminology can really be avoided when talking about a change of funds. It provided an explanation of the terminology and Mr O had the option of seeking financial advice as well. I think the response it gave was a fair effort at resolving Mr O's concerns. It also apologised for the issues he had when calling Standard Life.

In conclusion, whilst the initial letter wasn't as detailed or forthcoming with information as I think it could have been and Mr O wasn't able to get an answer he felt was satisfactory on

calls with Standard Life, it did provide a written answer specific to his concerns and extra information about the fund switch. I think this was a fair and reasonable response to Mr O's concerns alongside the apology. Mr O has an expectation that he can call up someone at Standard Life and they will have the knowledge to give him an immediate answer, whether this is a fair expectation or not, Standard Life did subsequently give him what I consider was an answer to his questions in written form. And I think this was the best way to resolve his concerns. I appreciate Mr O remains unhappy with the answer it gave but I don't think there is anything more that can reasonably be asked here to settle this complaint.

### **My final decision**

For the reasons explained above, Phoenix Life Limited trading as Standard Life doesn't have to do anything more in relation to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 28 January 2026.

Simon Hollingshead  
**Ombudsman**