

The complaint

Mrs S has complained to Aviva Life & Pensions UK Limited (Aviva) that it has been unable to tell her where her pension funds were transferred to in 2003.

What happened

The investigator who considered this matter set out the background to the complaint in her assessment of the case. I'm broadly setting out the same background below, with some amendments for the purposes of this decision.

Mrs S approached Aviva after she traced her pension through the Pension Tracing Service.

According to Aviva, Mrs S requested confirmation of where her funds were transferred to in January 2025. As she still hadn't heard from Aviva by April 2025, Mrs S raised a formal complaint.

Aviva issued its final response to Mrs S's complaint on 16 June 2025. Aviva apologised for the delay in getting back to Mrs S and said it had obtained the archived file, but it didn't confirm where the pension transfer was paid to. Aviva said the payments were paid on 16 October 2003, but due to the time that had passed since then, it was unable to provide further detail. Aviva confirmed the amount that was paid for each policy was as follows:

Policy ending *****245	£3,078.99
Policy ending *****925	£6,798.58
Policy ending *****223	£749.34
Policy ending *****234	£9,856.35

Aviva added that, as a regulated business, it retained client records for a period of seven years following the transfer of a pension, in accordance with regulatory obligations. Aviva also provided details on the Pension Tracing Service. Aviva apologised for the time it had taken for it to provide Mrs S with a response and for this, it offered her £300.

Dissatisfied with the response, however, Mrs S brought the complaint to our service.

Having considered the matter, our investigator thought that the offer made by Aviva was fair, saying the following in summary:

- Aviva had relied on its archive file to say that the pension funds were transferred in 2003, but it was unable to say where it was transferred to. The investigator had requested the archive file from Aviva on several occasions, but it hadn't sent the information.
- So, the investigator was unable to confirm whether what Aviva had said about not knowing where Mrs S's funds were transferred to was correct. For this reason, she needed to base her findings on the information she already had.

- Given that Mrs S stopped receiving statements from Aviva at the same time Aviva said her funds were transferred, it was reasonable to conclude that Mrs S's funds had indeed been transferred. There also wouldn't be any reason for Aviva to say that funds had been transferred away if that wasn't the case.
- The investigator said that she appreciated this didn't help Mrs S and that she spent several months trying to obtain information from Aviva before she brought the complaint to our service. But she hoped that she'd been able to explain her reasons for not upholding the complaint.
- She'd also considered the £300 compensation Aviva had offered to Mrs S which seemed to be for the delay in responding to her complaint. Our service would consider this amount reasonable where the business's actions may have caused some stress lasting several weeks, as well as inconvenience, as there had been in this case. So, the £300 already offered was fair.

In response, Mrs S said that, as Aviva hadn't provided the requested information to the investigator, she'd like the matter to be referred to an ombudsman for review.

As such, it's been referred to me.

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've reached broadly the same conclusions as the investigator, and for similar reasons.

In terms of the actual likelihood of Mrs S's funds having been transferred elsewhere in 2003, I think on the basis of the available evidence that it's more likely than not that they were transferred elsewhere.

Aviva is unable to say who the recipient was, which I acknowledge is unfortunate and frustrating for Mrs S. But on the basis of Mrs S not having received statements from Aviva after 2003 and the archived information which Aviva has been able to access, I'm satisfied that, on balance, the funds were transferred.

That being the case, it's difficult to conceive of to the type of intervention that this service might now make to try to assist Mrs S. Requiring Aviva to determine the recipient of the pension funds would seem to be fruitless, as it simply has no record of the recipient. And as I'm satisfied that the funds were more likely than not transferred, it wouldn't be fair or reasonable to require Aviva to reinstate the policy values.

Mrs S has, however, experienced poor customer service from Aviva in terms of the delays in providing information, and I agree that she should be compensated for this.

When thinking about the type of award which would be appropriate in a situation such as this, and whilst no two complaints will be the same, it's useful to refer to the guidance on our website. This says that a payment of £300 might be fair where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. These might typically result in an impact that lasts a few days, or even weeks, and cause either some distress, inconvenience, disappointment or loss of expectation.

Overall, I'm satisfied that this is reflective of what's happened here.

In closing, I note that Mrs S has already used a pension tracing service to try to locate her pension funds. I'm aware that there are several different providers of that type of service, with potentially different abilities to search on Mrs S's behalf, and so it may be worthwhile referring this matter to others which may be able to assist further.

My final decision

My final decision is that the amount of £300 offered by Aviva Life & Pensions UK Limited is appropriate here.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 10 February 2026.

Philip Miller
Ombudsman