



Via Email Only

22 July 2020

Freedom of Information Ref No. FOI28

Dear [REDACTED]

Thank you for your Freedom of Information request received on 24 June 2020.

You asked the Money and Pensions Service the following:

- “1. Please detail any and all redundancies that have resulted from the merger of the previous three organisations - Pension Wise, The Pensions Advisory Service, and the Money Advice Service, into MAPS - and in which roles these have occurred.**
- 2. Please detail what roles require pensions experience in the new MAPS organisational structure and, if possible, the proportion of MAPS staff that currently have CII or other relevant pensions qualifications.**
- 3. Please detail, since the launch of MAPS, all gifts and hospitality claimed by MAPS board members up until the date this request is answered.**
- 4. Similarly, please provide a full log of Freedom of Information Act responses provided by MAPS since its inception, in addition to the published policy on responding to requests.**
- 5. Please provide figures for the number of complaints received by MAPS, by month, since launch. Where possible, please categorise these into the type of complaint received. Please also state where any redress has been awarded or paid out or formal disciplinary action has been taken against a MAPS staff member, and which body is now responsible for this under the MAPS organisational structure.**
- 6. Please provide figures for the number of financial advisers on the retirement adviser directory that was inherited from the Money Advice Service, by month, since MAPS was launched.”**

Money and Pensions Service Response:

I am writing to confirm that we have now completed a search for the information you requested. The Money and Pensions Service (MaPS) does hold information relevant to your request, and I have provided responses to your questions accordingly. I have also enclosed a separate document containing answers to questions 2,5 and 6. Additionally, some of the information within the scope of your request is exempt under, section 21, 22, 40(2), and 43.

1. On 1 January 2019, Pension Wise, The Pensions Advisory Service, and the Money Advice Service merged to form the Single Financial Guidance Body (SFGGB), an arms-length body of the Department for Work and Pensions (DWP). As a result of the merger there were 9 redundancies. I am not able to provide the job roles of the staff members involved as to do so would make them identifiable. Section 40(2) of the Freedom of Information (FOIA) states that the personal data of a third party is exempt from

disclosure if to do so would contravene any of the data protection principles. In our view disclosure would breach the first data protection principle that states personal data should be processed fairly and lawfully. Section 40(2) is an absolute exemption and MaPS is not obliged to consider whether the public interest test favours disclosing the information.

2. MaPS employs pensions specialists in Pensions Operations and Pensions Policy who have years of experience from working within the pensions industry. We currently have 94 employees in these teams with pensions experience. 84% of pension's operations staff hold a professional pension qualification, while 17% of Pensions Operations staff are currently studying for a professional pension qualification.

With regards to the Pensions Policy team, all members of the team either hold professional pensions qualifications or are studying for qualifications. Please see the enclosed document, for the roles in these departments that require pensions experience.

Additionally, Pension Wise outsources some of its services by working with several delivery partners. The services delivered by these partners require their employees have a minimum of 5 years pensions experience.

3. MaPS aims to publish an expense report showing all gifts and hospitality claimed by its board members as part of its Freedom of Information Publications Scheme. The details are currently being reviewed by the board and will be published on MaPS website shortly. Therefore, this information is exempt under Section 22 which covers information intended for future publication.

4. Your request for a full log of MaPS FOI responses since its inception, and its FOI policy is exempt under section 21 of the FOIA, as this information is reasonably accessible. These documents are available on the MaPS website at <https://moneyandpensionsservice.org.uk/public-information/>

5. I have provided details of the complaints MaPS has received since 1 January 2019 in the enclosed document. I cannot supply you with any information concerning formal disciplinary action against a MaPS member of staff, as to do so would be in breach of the law. This information is also exempt under section 40(2). Further details about this exemption can be found in my answer to question 1 of your request.

Within MaPS, the Chief Financial Officer (CFO) Directorate is responsible for Complaints, whilst the People, Skills and Culture department oversee all staffing matters. We have a 2-stage process for investigating complaints within our organisation. Subsequently, if a customer remains unhappy with how we have handled their concerns, they have the right to refer their complaint to the Parliamentary and Health Service Ombudsman (PHSO) through their local MP. The PHSO is completely independent and is responsible for making the final decisions on complaints that have not been resolved by the NHS in England, UK government departments and other public organisations. Further information about the PHSO can be found at:

<https://www.ombudsman.org.uk/about-us/contact-us>

6. I have provided the figures for the number of financial advisers on the retirement adviser directory that was inherited from the Money Advice Service, by month, since MAPS launched as requested. Please see the enclosed document for the details. When considering the information, you will notice some disparities with the figures. The reason there is a difference is that sometimes firms register but then fail to add details of their advisers or other essential details. Registration must be completed in full and provide details of at least one adviser and one office before being visible to the public.



**Money &
Pensions
Service**

I hope this information is helpful. If you have any queries about my response to your request do not hesitate to contact me. Please remember to quote the reference number above in any future communication.

Yours sincerely,



Complaints & Freedom of Information Officer

Your right to complain under the Freedom of Information Act

If you are not happy with this response you can ask for an internal review by e-mailing foi@maps.org.uk or by writing to Money and Pensions Service, 120 Holborn, London, EC1N 2TD. Any review request should be sent within two months of the date of this letter.

If you are not content with the outcome of an internal review you may apply directly to the Information Commissioner's Office (ICO) for a decision. Generally, the ICO cannot make a decision unless you have exhausted our own complaints procedure.

The ICO can be contacted at: Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF
<https://ico.org.uk/global/contact-us/> or telephone 0303 123 1113 or 01625 545745