

Mr A Roberts  
Chairman  
Association of Member-Directed Pension Scheme  
Barnett Waddingham LLP  
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Pier Head, Liverpool  
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Our Ref: 88822/1

22 November 2012

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Dear Mr Roberts

**Julian Holy SIPP**

Thank you for your letter of 31 October 2012 addressed to the Deputy Pensions Ombudsman, Jane Irvine. Ms Irvine has passed your letter to me to respond to. May I apologise for the delay in getting back to you as a result of this.

You ask whether the Pensions Ombudsman's office has a mandate to provide general guidance on cases. We do not have a statutory responsibility to do so. However part of our reason for publishing determinations is to make users, or potential users, of our service aware of how we approach cases. We hope by this to give applicants and respondents more confidence to resolve disputes between themselves. And in turn reduce the need for complaints to be referred to us.

Thank you for your feedback on determination 88822. As you will appreciate, it is important that we consider each case on its own facts and merits. But, we shall keep in mind your offer to meet with us, should we need to explore SIPP due diligence arrangements more generally. In the meantime thank you for the interest you have shown in our service.

Yours sincerely



**Kim Parsons**  
Casework Director