



# ***In conversation with the Pension Funds Adjudicator***

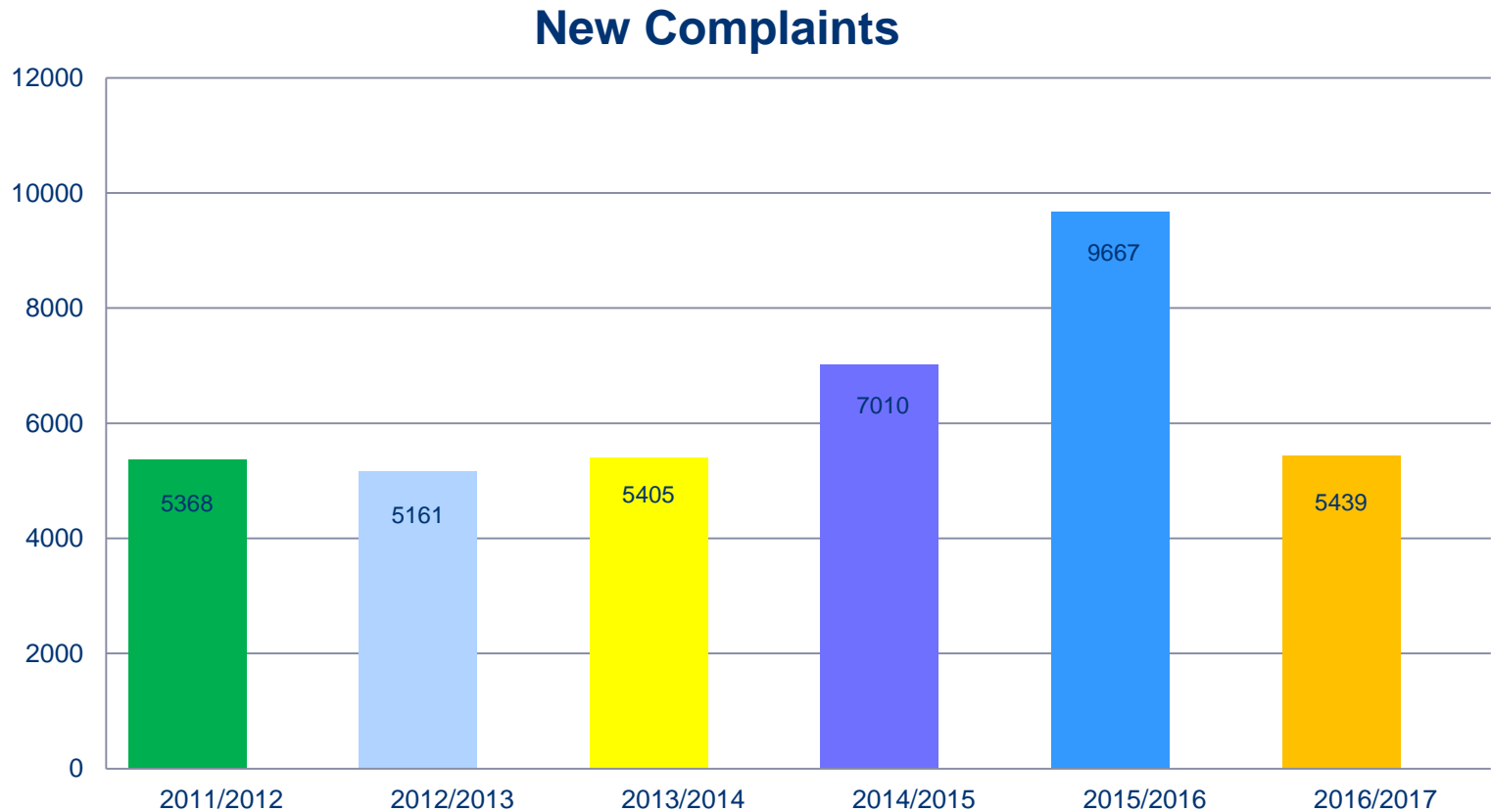
***MA Lukhaimane, Pension***

***Funds Adjudicator***

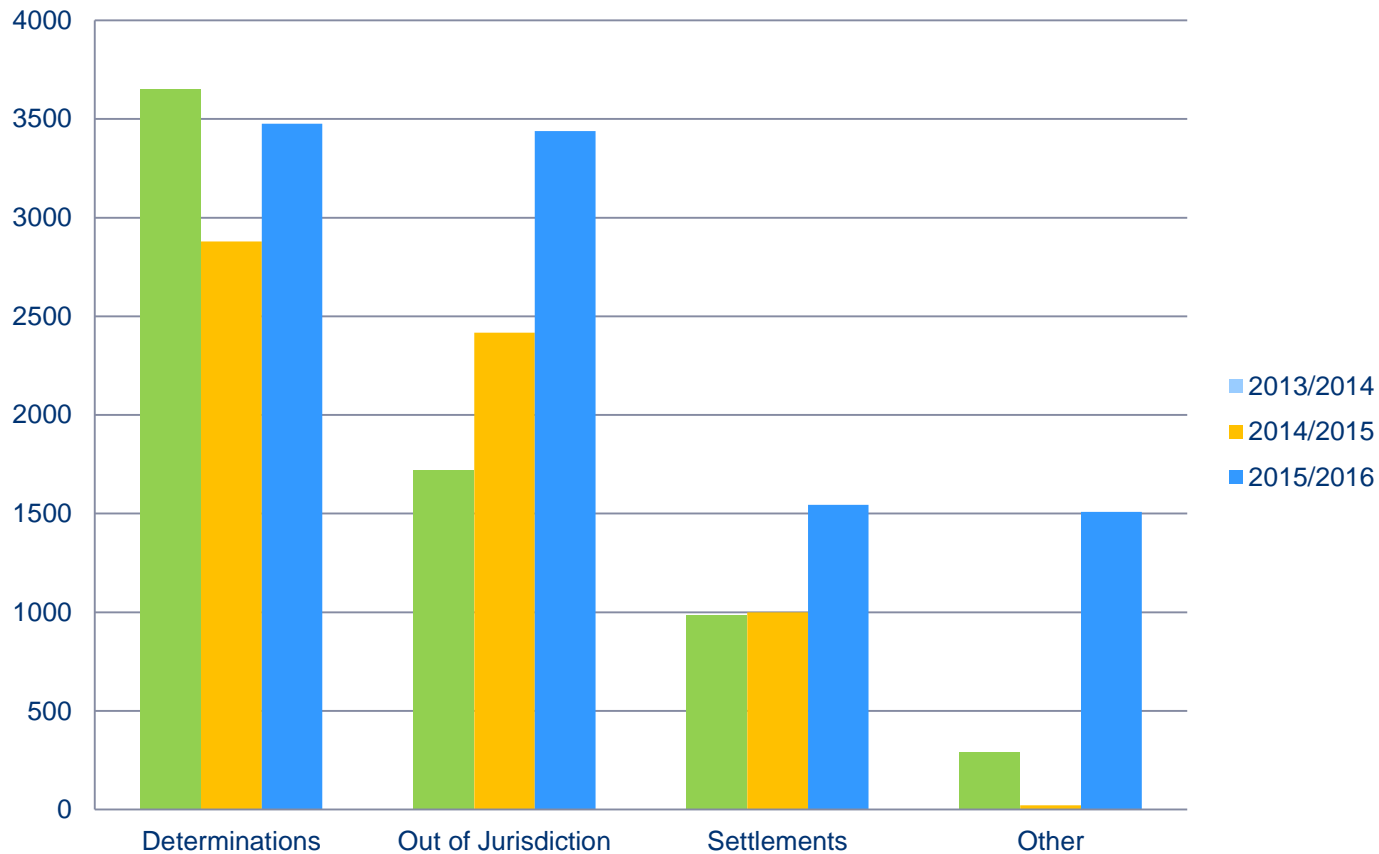
***with Paul Williams, Jonathan Mort Inc.***



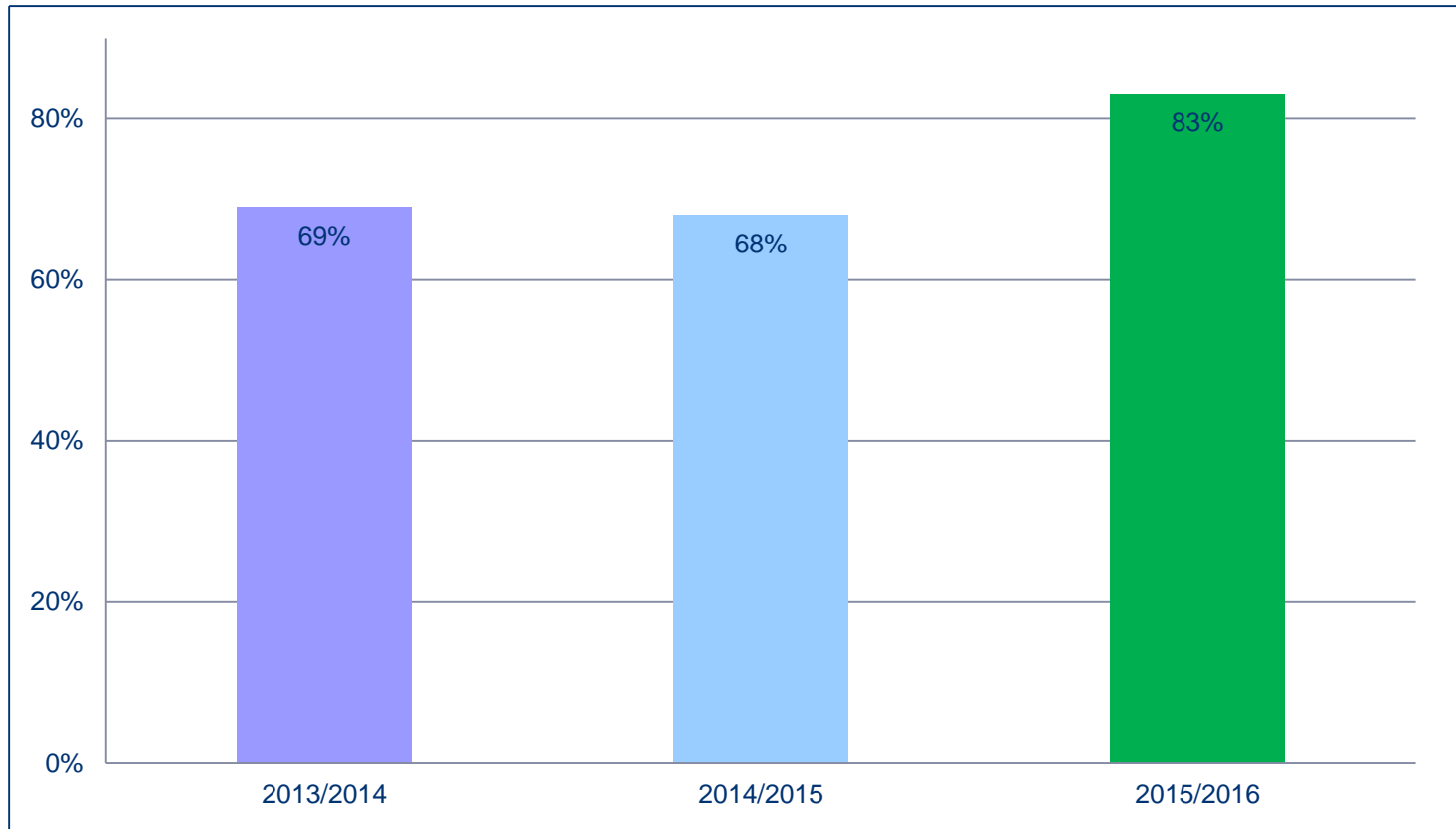
# Number of Complaints Received



# How were the complaints dealt with?



# Determinations Upheld



# Nature of complaints

- Withdrawal benefits
  - c.70% of complaints
  - Delays in payment of benefits
  - Quantum of benefits – failure to adhere to s13A (by employers and funds)
- Death benefits
  - c.10% of complaints
  - Dilatory conduct by boards
  - The perennial difficulty for funds

# Aspirations for the future

- A more holistic approach to unclaimed benefits
- Funds complying with s13A reporting requirements
- Better fund administration – get the basics right
- Greater employer engagement
- Timeous responses to complaints by funds

**Thank you**