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He took out an Allied Dunbar "Adaptable Pension Plan" in 1995 while working for a small charity. Since then he has paid £3,227 into the scheme. It is currently worth just over £1,600.

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**Pensions: a little
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in the 1980s and early
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smiling elderly couple
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younger to buy an
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and insurance plan, so
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Many holders of stakeholder and other pensions have seen their savings fall in value in the last two or three years. Investors

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Chronicle magazine reports the case of Simon Kirby, who has paid pounds 3,227 into a Allied Dunbar pension since 1995 - which is now worth pounds 1,700. He alleges the pension provider pocketed pounds 1,600 in fees.

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