

What to do if you have a complaint – our dispute resolution procedure

As Trustee of your pension scheme, we are responsible by law for setting up a formal procedure to sort out any complaints involving the Pearl Group Staff Pension Scheme.

In most cases, we hope that any problems will be solved without the need to use this official procedure. But in case a dispute arises that cannot be sorted out informally, we want you to know what procedures we have in place for resolving your complaint.

What is the procedure?

If you have a complaint relating to your benefits under the Scheme you should write, providing full details of your complaint, to Mrs Nicola Moore, Administration Manager, First Actuarial LLP, Pearl Group Staff Pension Scheme, First House, Minerva Business Park, Lynch Wood, Peterborough, PE2 6FT.

Mrs Moore will investigate all the facts of your case and consider your complaint carefully and will provide you with a full reply within two months. If, for any reason, she cannot do this she will write to you, giving you a reason for the delay and the date that you can expect to hear from her.

If you are not happy with Mrs Moore's reply, you can ask that the Scheme Trustee consider your complaint. You will have six months from the date of Mrs Moore's letter to write to the Trustee asking that they investigate the matter for you. They will investigate your complaint and will write to let you know their decision within two months of receiving your letter. Again, if the Trustee cannot meet this deadline, we will write to you, explaining why and tell you when you can expect to hear from them.

What other help is available?

MoneyHelper is an independent body who can help you resolve any problems you may have in respect of the Scheme. They can be contacted at:

Telephone: 0800 011 3797

Website: www.moneyhelper.org.uk

In addition, if we are unable to resolve your complaint satisfactorily, **The Pensions Ombudsman** is also available to help. The Pensions Ombudsman will normally only expect to help if you have been unable to resolve your complaint under this procedure.

Telephone: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

Who can use this procedure?

Before proceeding with your complaint, you should check that you are covered by one of the following categories of individuals. If you are not covered by one of these categories, then you cannot raise a complaint under this procedure.

- A scheme member (someone who is building up benefits in the scheme, someone who has left but still has benefits in the scheme, or someone who is already getting a pension).
- Someone who can become a member of the scheme or someone who will be able to become a member in the future.
- A widow, widower, or dependant (such as a child) of a member who has died.
- A surviving non-dependant beneficiary of a deceased member (someone who is entitled to the payment of a benefit from the scheme because of a member's death, such as a lump sum death benefit).
- Someone who was any of the above at any time in the six months before you made your complaint.
- Someone who claims to be any of the above.

You can ask someone else to act on your behalf, but you must be covered by one of the above categories and must provide your written authority for your nominated representative who is acting on your behalf. Where the complainant is a minor, then a parent, or other suitable adult, can make a complaint on their behalf.

Can you use the complaints procedure for all disputes?

The complaint must involve you and the Trustee. You cannot use the procedure for a disagreement between you and your employer. This would be categorised as an employment dispute. And the complaints procedure will not apply if a court or tribunal is already involved, or the matter is already under investigation by The Pensions Ombudsman.

More Questions?

We hope that this document helps to explain our formal procedure for dealing with complaints. If you have any further queries please do not hesitate to contact us.