

INTERNAL DISPUTE RESOLUTION PROCEDURE EXPLANATORY NOTE

Who is covered

This procedure covers disagreements between the Trustee of the Cadent Gas Pension Scheme (the Scheme) and people in the following categories. If you have a complaint to make to the Trustee and you are included in one of these categories, this procedure will apply to you.

- Scheme members (this includes pensioners and deferred pensioners, but not those who have transferred out of the Scheme more than six months previously)
- Widows, widowers, registered civil/same sex partners and dependants of members
- Prospective members
- Anyone who has been a member, prospective member, widow or widower or dependant within the last six months
- Someone who on the member's death is entitled to Scheme benefits but who is not financially dependent on the member
- Anyone claiming to be in any of these categories.

Your right to be represented

If you wish to make a complaint and you do not wish to correspond with the Trustees yourself, you may ask a personal representative to act on your behalf. This personal representative should not be a Trustee of the Scheme.

Assistance of the Pensions Ombudsman and/or the MoneyHelper Service

You have the right to refer your complaint to the Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

The Pensions Ombudsman operates an Early Resolution Service which you can access before raising your complaint under the IDRPs (and during the IDRPs) which you may find helpful.

Contact with the Pensions Ombudsman about a complaint needs to be made within three years of when the events you are complaining about happened or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended. If you wish to contact the Pensions Ombudsman: -

✉ The Pension Ombudsman, 10 South Colonnade, Canary Wharf, London E14 4PU

📞 0800 917 4487

🌐 www.pensions-ombudsman.org.uk

@ CentralSupportMailbox@pensions-ombudsman.org.uk

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/making-complaint

If you have general requests for information or guidance concerning your pension arrangements, contact The MoneyHelper Service, as follows:

Via a Webchat on their Website: **<https://www.moneyhelper.org.uk/en>**

Tel: **0800 011 3797**

Exemptions

If you have begun court proceedings or the Pensions Ombudsman is already investigating your complaint, this procedure will not apply to you.

Procedure

At Stage 1 of the procedure, disputes are usually considered by senior pension employees on behalf of the Trustees, a trustee committee, or the trustee board. If you disagree with the decision of the appointed persons at Stage 1, you can require the complaint to be considered at Stage 2 of the procedure. If you disagree with the decision at Stage 2, you can refer the matter to the Pensions Ombudsman.

Information to be provided

If you want to bring a complaint, you must provide details about yourself and the complaint in writing. You should complete a disputes form, which can be obtained from Aptia (if not already completed or included with this guidance note).

When completing a Stage 2 form, you should enclose a copy of the Stage 1 decision and explain why you are dissatisfied.

At Stage 2 of the procedure, you, or your representative, may attend the meeting of the committee of the Trustees reconsidering your complaint and put forward your reasons for making the complaint. You will then be required to withdraw from the meeting before a decision is made and provided with the Committee's decision in writing following the meeting.

When you receive a decision, it will include details of any relevant legislation or provisions in the Scheme rules that have been relied on in reaching that decision. It will explain whether the Trustees are upholding or overruling the first decision and it will tell you about the Pensions Ombudsman.

Time limits

At Stage 1 of the procedure, a decision will normally be reached within three months of the receipt of a properly completed form. There may be a further period of up to 15 working days to notify you of the decision once it has been made.

An interim response will be provided if a full response is not possible within three months, explaining the reason for the delay and indicating when a response is likely to be provided. In many cases it may be possible to reach a decision earlier than the reasonable periods indicated. You will be informed of the decision as soon as practicable.

If, after you have received the Stage 1 decision, you wish to make an application for the decision to be reconsidered at Stage 2, you have six months in which to notify the Trustees of your request in writing. The Trustees will then have a further three months to reconsider the initial decision and 15 working days to notify you of their decision.

Further Information

Full details of the Internal Dispute Resolution Procedure are available on request from Aptia:

✉ Aptia
Maclaren House
Talbot Road
Stretford
Manchester
M32 0FP

📞 0345 528 0601

🌐 www.pensionuk.aptia-group.com