

NEU Pension Scheme – April 2024

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

As Trustees of your pension scheme, we are responsible by law for setting up a formal procedure to deal with any complaints involving the NEU Pension Scheme (“the Scheme”). This document sets out the procedure you should follow if you have a complaint against the Scheme.

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

What happens if I have a complaint against the scheme?

If you have a complaint relating to your benefits under the Scheme you should write to, providing full details of your complaint to:

Trustees of the NEU Pension Scheme, c/o Lis Armer, First Actuarial LLP,
Trafford House, Chester Road, M32 0RS

As Trustees, we will look into all the facts of your case and consider your complaint carefully. We will make a decision as soon as is practical (within a maximum of four months) and we will inform you of our decision within a further 15 working days.

If, due to the complexity of the complaint, we are unable to make a decision within four months, we will write to you and let you know.

Can I use this procedure?

The procedure is open to the vast majority of individuals who are, or believe they are, entitled to benefits under the Scheme, but there are some restrictions.

Before proceeding with your complaint, you should check that you are covered by one of the following categories:

- A Scheme member (someone who is accruing benefits in the Scheme, someone who has left pensionable service but still has benefits in the Scheme or someone who is already receiving a pension).
- Someone who can become a member of the Scheme or will be able to become a member in the future.

- A widow, widower, civil partner or dependant (such as a child) of a member who has died.
- A surviving non-dependant beneficiary of a member who has died (someone who is potentially eligible to payment of a benefit as a result of a member's death, such as a lump sum death benefit).
- Someone who was any one 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 categories described above and you must provide your written authority for your nominated representative to act on your behalf. If you are the personal representative of someone who you believe falls in one of the above categories but has died, then you can make a complaint on their behalf. Where the person in respect of whom the complaint is being made is a minor, then a parent, or other suitable adult, can make a complaint on their behalf.

Are there any complaints that are not covered?

Yes. The complaint must involve you and the Trustees. You cannot use the procedure for a disagreement between you and your Employer for example, unless your Employer is involved in the administration of the Scheme (e.g. if Employer consent is required for early retirement). Also, the complaints procedure cannot be used if your complaint is already being considered by a court, tribunal or the Pensions Ombudsman. If one of these bodies becomes involved in your complaint before this procedure has been completed, then the Trustees will stop considering your complaint under this procedure.

What other help is available?

You have the right to refer your complaint to The Pensions Ombudsman free of charge. However The Pensions Ombudsman states that you should go through this dispute resolution procedure before referring your complaint to them.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) 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.

The Pensions Ombudsman can be contacted at:

10 South Colonnade
Canary Wharf
London
E14 4PU
Telephone: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

<https://www.pensions-ombudsman.org.uk/making-complaint>

If you have general requests for information or guidance concerning your pension arrangements contact:

Money Helper Service
120 Holborn
London, EC1N 2TD
Tel: 0800 011 3797
Website: <https://www.moneyhelper.org.uk/en>

Further questions?

If you have any further queries relating to our formal procedure for dealing with complaints please do not hesitate to contact the Scheme Administrators using the address above, or telephone: 0161 348 7498 / email: lis.armer@firstactuarial.co.uk