

INTERNAL DISPUTE RESOLUTION PROCEDURE

Canada Life UK Division Staff Pension Fund (the “Fund”)

A. Introduction

1. We try to run our pension scheme **(the “Fund”)** so that our members do not have cause for complaint.
2. If any disagreement cannot be resolved informally, you may be able to use our formal dispute resolution procedure (the **“Dispute Resolution Procedure”**) to apply for a decision on your disagreement. Details are set out below.

B. Can I use the Dispute Resolution Procedure?

You can use the Dispute Resolution Procedure if you are in **Category 1** or **Category 2**:

Category 1	Category 2
1. you are an active member	1. you are: <ul style="list-style-type: none">• the widow or widower, or• a dependant of someone in 1, 2 or 3 of Category 1
2. you are a deferred member	
3. you are a pensioner member	
4. you are a prospective member	2. you have ceased to be someone in 1 above but only in the 6 months immediately before your formal application is made (see Section F below).
5. you have ceased to be any of the above but only in the 6 months immediately before your formal application is made (see Section F below).	
6. you claim you should be in one of the above groups	3. you claim you should be in one of the above groups

C. Words with special meanings

In the following sections:

We or **us** means the board of directors of CL UK Staff Pension Trustee Limited (the “Corporate Trustee”).

You means a person within **Category 1** or **Category 2**.

D. Does the Dispute Resolution Procedure apply to my disagreement?

1. What disagreements does it apply to?

The Dispute Resolution Procedure applies only to disagreements between anyone in **Category 1** or **Category 2** and **us**.

2. What disagreements does it not apply to?

The Dispute Resolution Procedure does **not** apply to disagreements:-

- between Fund members and employers (even if the disagreement is about the Fund), or
- where proceedings have already been started in any court or tribunal, or
- which the Pensions Ombudsman is already investigating.

E. Can someone help me use the Dispute Resolution Procedure?

1. **You** can apply for a decision either yourself or through a representative: For example your husband or wife or a friend chosen by **you**.
2. If **you** die before your application is resolved, your personal representatives can continue with your application.
3. If **you** are under 18 or otherwise unable to act for yourself, your application may be made or continued by a member of your family or some other suitable person.

F. How do I use the procedure to try to resolve my disagreement?

1. There is a formal procedure for making an application for a decision about your disagreement. If **you** do not stick to it, your application need not be considered under the Dispute Resolution Procedure.

<u>If you are in Category 1, your application must:-</u>	<u>If you are in Category 2, your application must:-</u>
<ul style="list-style-type: none"> • be in writing and signed by you or your representative, 	<ul style="list-style-type: none"> • be in writing and signed by you or your representative,
<ul style="list-style-type: none"> • include your <ul style="list-style-type: none"> - full name, - address, - date of birth, and - national insurance number, 	<ul style="list-style-type: none"> • include your <ul style="list-style-type: none"> - full name, - address, and - date of birth,
	<ul style="list-style-type: none"> • state <ul style="list-style-type: none"> - your relationship to the Fund member, - his or her full name, - his or her address, - his or her date of birth, and - national insurance number,
<ul style="list-style-type: none"> • if a representative is acting on your behalf, include <ul style="list-style-type: none"> - his or her full name, - his or her address, and - whether his or her address is to be used for contacting you about your application, and 	<ul style="list-style-type: none"> • if a representative is acting on your behalf, include <ul style="list-style-type: none"> - his or her full name, - his or her address, and - whether his or her address is to be used for contacting you about your application, and
<ul style="list-style-type: none"> • include a statement as to the nature of your disagreement, with enough detail to show the basis for your complaint. 	<ul style="list-style-type: none"> • include a statement as to the nature of your disagreement, with enough detail to show the basis for your complaint.

2. Please use the attached form to make your application.

G. Who do I send my application for a decision to?

We have appointed the Secretary to the Corporate Trustee ("Fund Secretary") to handle the first stage of the Dispute Resolution Procedure.

You should send your application to Mrs Lynne Campbell, Fund Secretary, c/o, Hymans Robertson, 20 Waterloo Street, Glasgow, G2 6DB.

Email to: lynne.campbell@hymans.co.uk

H. What happens next?

1. Your application will normally be acknowledged within 10 working days of receipt.

2. If your application complies with **Section F** above, it will be dealt with by the Secretary to the Trustees. They will write to:

- you, and
- if you have a representative, your representative,

within 2 months of receiving the complaint,

- with a notice of their decision, or
- if they have not been able to reach a decision in that time, because, for example, they need more information from you, or they have to retrieve files from storage, telling you the reasons for the delay and when you can expect a decision. **Note:** This interim reply will be sent to you immediately and, where applicable, your representative.

3. If your application does not comply with **Section F**, it may be returned to you with a letter explaining why it does not comply.

I. What will the notice of the decision say?

1. As well as the decision itself, the notice will include:

- a reference to any legislation relied on,
- a reference to the parts of the Fund rules relied on for the decision,
- where a discretion has been exercised, a reference to the parts of the Fund rules by which that discretion is conferred,
- a reference to your right to refer the disagreement for reconsideration by **us** within 6 months of the date of the decision, and
- a statement that TPAS (The Pensions Advisory Service) is available to assist **you** in connection with any difficulty with the scheme which remains unresolved and the address at which TPAS may be contacted.

2. If your application arises from the exercise of a discretion, it is our policy (because, for example, the decision may have been influenced by confidential personal circumstances) not to give reasons for our decision.

J. What if I'm still not satisfied?

1. Who can I appeal to?

If **you** are not satisfied with the Fund Secretary's decision, you can apply to have your application reconsidered by **us**.

2. **Is there a time limit?**

Your application must be received by **us** within **6 months** of the date of the Fund Secretary's notice of decision and must comply with **Section K**, otherwise **we** do not have to consider it.

K. **How do I appeal?**

Your application to have the decision reconsidered must be signed by **you** or on your behalf.

It must be sent to Mr John Occleshaw, Chair of the Trustees, c/o Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA

- . It must contain all the information in **Section F** (apart from the details of the nature of your disagreement). In addition it must include:

- a copy of the Fund Secretary's decision,
- a statement setting out the reasons why **you** are not satisfied with the decision, and
- a statement that **you** wish your application to be reconsidered by **us**.

L. **What happens next?**

1. Your application will normally be acknowledged within 10 working days of receipt.
2. If your application complies with **Section K** above, **we** will write to:

- **you**, and
- if **you** have a representative, your representative

within 2 months of receiving your application:

- with a notice of our decision, or
- if **we** have not been able to reach a decision in that time (for example because there has not been a trustee meeting), telling you the reasons for the delay and when **you** can expect a decision. **Note:** This interim reply will be sent to **you** immediately and, where applicable, your representative.

3. If your application does not comply with **Section K** above, it may be returned to **you** with a letter explaining why it does not comply.

M. What will the notice of our decision say?

1. As well as **our** decision, the notice will include:

- an explanation as to whether and, if so, to what extent our decision either confirms or replaces the decision from which **you** have appealed,
- a reference to any legislation relied on,
- a reference to the parts of the Fund rules relied on for the decision,
- where a discretion has been exercised, a reference to the parts of the Fund rules by which that discretion is conferred,
- a statement that TPAS (The Pensions Advisory Service) is available to assist **you** in connection with any difficulty with the scheme which remains unresolved and the address at which TPAS may be contacted, and
- a statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a pension scheme made or referred to him in accordance with the Pension Schemes Act 1993 and the address at which he may be contacted.

2. If your application arises from the exercise of a discretion which **we** have exercised, it is our policy (because, for example, the decision may have been influenced by confidential personal circumstances) not to give reasons for our decision.

N. What if I'm still not satisfied?

If **you** are not satisfied by our decision **you** may refer your complaint to TPAS or the Pensions Ombudsman.

You can contact the Pension Ombudsman by email at:

enquiries@pensions-ombudsman.org.uk or by using the

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

Legal note

This Dispute Resolution Procedure has been introduced to comply with Section 50 of the Pensions Act 1995 and The Occupational Pension Schemes (Internal Dispute Resolution Procedures) Regulations 1996. It does not confer any greater rights than are conferred by Section 50 and those regulations. **We** reserve the right to amend this procedure from time to time or to withdraw it.

Dated: 9 December 2024

Canada Life UK Division Staff Pension Fund

Dispute Resolution Procedure

APPLICATION FORM

Part 1

(to be completed in all cases)

Member's
full name

Address

Date of
Birth

National Insurance Number

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Status (Please tick)

prospective member (not yet joined)

☐

active (currently contributing)

☐

deferred (left but not yet receiving a pension)

☐

pensioner (receiving a pension)

☐

Part 2:

(only applies where the applicant is not a member)

Full name of applicant if different from Part 1 above

Address

Relationship to the member (e.g., widow or
widower, dependant)

Part 3:

(only applies where the applicant has a representative)

Full name of representative acting on behalf of the
applicant (if any)

Address

Signature

Should this address be used in any
communications?

Yes/No (delete as appropriate)

Part 4

(applies in all cases)

Nature of the disagreement. Please give names and dates where you can. Continue on a separate sheet, if necessary.

The Fund Secretary, Mr B Thompson

Signature of applicant **Dated**