

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

### INTERNAL DISPUTE RESOLUTION PROCEDURE

#### A. Introduction

1. We try to run our pension scheme (the “Fund”) so that our members do not have cause for complaint.
2. If you have any concerns about the service you have received from our administrators, Hymans Robertson, you should contact them at [canadalifepensions@hymans.co.uk](mailto:canadalifepensions@hymans.co.uk) or call 0141 227 9743.

**B.** If you are not satisfied with their response and wish to complain, you should contact Hymans again stating that you wish to make a formal complaint. A senior member of staff from Hymans will acknowledge your complaint within 5 working days and investigate your concerns; they may contact you for further details. They will send you a written explanation of the result of their investigation within 4 weeks, confirming whether your complaint has been upheld or not, and setting out the next steps (if any).

1. If you do not accept the outcome of Hymans’ investigation of your complaint, or if you have a concern or complaint about an action or decision of the Trustee, you may be able to use this internal dispute resolution procedure (“IDRP”) to apply to the Trustee for a decision on your dispute. Details are set out below.

#### C. Can I use the IDRP?

You can use the IDRP if you:

- a) are a deferred member, or
- b) are a pensioner member, or
- c) are the spouse/civil partner, widow/widower or dependant of a deferred or pensioner member, or
- d) ceased to be one of the above in the 6 months immediately before you make an IDRP application, or
- e) claim you should be in one of the above groups (for example, because you hold a power of attorney for someone in the above groups).

#### D. Words with special meanings

In the following sections:

- **We** or **us** means the board of directors of CLUK Staff Pension Trustee Limited (the “Trustee”).
- **You** means a person within section B above.
- The **Employer** means CLIFS.

#### E. Does the IDRP apply to my dispute?

The IDRP applies **only** to disputes between anyone in Section B and our administrators or us.

The IDRP does **not** apply to disagreements:

- between Fund members and the Employer (even if the dispute is about the

Fund), or

- where proceedings have already been started in any court or tribunal, or
- which the Pensions Ombudsman is already investigating.

#### **F. Can someone help me use the IDR?**

1. You can apply for a decision either yourself or through a representative such as your spouse or a friend chosen by you.
2. If you die before your application is resolved, your representative 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.

#### **G. How do I use the IDR to try to resolve my complaint?**

1. Follow the steps below. If you do not, your complaint may not be considered.
  - Your application must be in writing and signed by you or your representative.
  - You must include your full name, address and date of birth.
  - Deferred and pensioner members must also include their national insurance number.
  - If you are not a deferred or pensioner member, you must state your relationship to the Fund member, the member's full name, address, date of birth and national insurance number.
  - If a representative is acting on your behalf, include their full name and address, and say whether their address is to be used for contacting you about your application.
  - You must include a statement as to the nature of your disagreement, with enough detail to show the basis for your complaint.
  - You must include a copy of the administrator's decision and a statement setting out the reasons why you are not satisfied with the decision.
  - You should clearly state that you wish your complaint to be reconsidered by us.
2. You may wish to use the attached form to make your application.

#### **H. Who do I contact?**

You should write to the Trustee c/o the Scheme Secretary at:

- CLUK Staff Pension Trust Ltd, c/o Mr I Nakagawa, Scheme Secretary, Hymans Robertson, Canada Life UK Division Pension Fund, One London Wall, London, EC2Y 5EA, or
- Email: [Ish.Nakagawa@hymans.co.uk](mailto:Ish.Nakagawa@hymans.co.uk) and [CLUKpensionfund@hymans.co.uk](mailto:CLUKpensionfund@hymans.co.uk)

#### **I. What happens next?**

1. Your application will normally be acknowledged within 10 working days of receipt. If your application does not comply with Section F, we may contact you requesting further information.
2. We will conduct an investigation. We may need to contact you (or your representative) to request clarification or further information. The investigation should normally be concluded within 2 months of receipt of your complaint. We will contact you (or your representative) if it is going to take longer than this, explaining the reasons for the delay and when you can expect to hear from us.

3. We will write to you (or your representative) with a notice of our decision.

**J. What will the notice of our decision say?**

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

- an explanation as to whether and to what extent our decision either confirms or replaces the decision that you appealed,
- a reference to any legislation relied on,
- a reference to the Fund rules relied on for the decision,
- where a discretion has been exercised, a reference to 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 Fund 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 them in accordance with the Pension Schemes Act 1993 and the address at which they 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.

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

Your application must be received by us within **6 months** of the date of the administrator's decision on your complaint (at section A3).

**L. What if I'm still not satisfied?**

If you are not satisfied by our decision you may refer your complaint to The Money and Pensions Service or the Pensions Ombudsman.

You can contact the Pension Ombudsman by email at:

[enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk) or through the website at

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

**Legal note**

This Internal 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.

**Canada Life UK Division Staff Pension Fund**  
**Internal 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)

Deferred (not yet receiving a pension)

Pensioner

**Part 2**

**(complete if the applicant is not a member)**

Full name

Address

Relationship to the member (eg widow/widower, dependant)

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**Part 3**

**(complete if the applicant has a representative)**

Full name of representative acting on behalf of the applicant

Address

Signature

Should this address be used in any communications?

Yes/No (delete as appropriate)

**Part 4**

**(complete in all cases)**

Please explain why you are complaining and the nature of the disagreement. Give relevant names, dates, figures and other facts where you can, include a copy of the administrator's decision and explain why you are not satisfied with it (see section G1 of the IDRP). Continue on a separate sheet, if necessary.

<b>Signature of applicant</b>	
.....	<b>Date</b> .....