

Wiltshire Pension Fund



Internal Dispute Resolution Procedure – Guidance notes

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Introduction

Over the course of a Local Government Pension Scheme (LGPS) member's employment, and even after they have left, certain decisions are made that can affect that member's benefits. The law provides the member with the opportunity to challenge decisions they disagree with. Within the LGPS we have a formal Internal Dispute Resolution Procedure (IDRP) to enable this to happen.

The purpose of this guide is to help you to understand your responsibilities as an employer within the formal pension dispute process under the LGPS.

Regulatory background

The law governing the pension dispute process can be found in various pieces of legislation, as summarised below:

The Pensions Act 1995

Section 50 of the Pensions Act 1995 requires occupational pension schemes, such as the LGPS, to have in place arrangements enabling the resolution of disagreements between the scheme members, their personal representatives or next of kin and the managers of the scheme.

The Local Government Pension Scheme Regulations 2013

The manner in which the dispute resolution process has been incorporated into the LGPS is summarised below:

Decision making process of scheme employers or an administering authority

- Regulation 72 - First instance decisions
- Regulation 73 - Notification of first instance decisions

Stage 1 appeal to person that made the original decision

- Regulation 74 - Application for adjudication of disagreements
- Regulation 75 - Decisions of the adjudicator

Stage 2 referral to the administering authority where not satisfied with the original determination

- Regulation 76 - Reference of adjudications to Administering Authority
- Regulation 77 - Decisions of the Administering Authority on reconsideration

Right of a complainant to be represented by their personal representative

- Regulation 78 - Rights of representation

Right to appeal to the Secretary of State where an employer has failed to make a decision

- Regulation 79 - Appeals by Administering Authorities

In addition to the above specific regulatory responsibilities, it is also important that scheme employers appreciate the importance of the decision making requirements associated with the following defined areas of the scheme:

Employer discretions

Ill health retirement

- Regulations 35 to 39 – Ill Health Retirement

Throughout the remainder of this guide we set out the specific requirements of the IDRP, along with other important guidance and advice.

Decision making process of scheme employers or an administering authority

Throughout an individual's membership of the scheme the rules of the LGPS require decisions to be taken by both the employer and the administering authority which will affect the benefits the member or their dependants may be entitled to receive. We call these decisions "**first instance decisions**". It is very important that you as a scheme employer understand the decisions that you and the administering authority are responsible for.

The key decisions are summarised below:

Employer decisions

- Whether an employee is eligible to join the scheme;
- What elements of a person's pay are to be treated as pensionable;
- Calculating final pay (including CARE pay and assumed pensionable pay) to be used in calculating pension benefits;
- Deciding an employee's contribution rate;
- Deciding an employee's entitlement to benefit on leaving the scheme for whatever reason;
- Exercise of a number of employer specific discretions (e.g. entitlement to early release of pension benefits, waiving actuarial reductions).

It is also important for scheme employers to be aware of the very general requirement within the rules of the LGPS to "*decide any question concerning any other matter relating to the person's rights or liabilities under the Scheme*".

Employment related decisions

As an employer it is important to be mindful that there will be times when you make employment decisions that may have a direct pension implication. For example, the terms and conditions set out in an employee's contract of employment, the outcome of job evaluation exercises or decisions around terminating employment (particularly redundancy or ill health). While the employment decision may fall outside of the IDRPs, the possible resulting pension implication will not.

Obligation to inform the member

Whenever you make a decision (via email or letter) you must include a specific reference of the recipient's right to refer any disagreement of this decision to your stage 1 adjudicator, providing:

- that person's job title;
- the address at which he or she can be contacted; and
- the time limits within which the rights under the Regulations may be exercised.

You must also provide a conspicuous reference to the fact that the recipient is able to seek the support of the Pensions Advisory Service (TPAS) in helping them to resolve any dispute. Template wording is provided at Appendix A, which you may wish to include in any decision notifications you make.

Administering authority decisions

- Questions concerning an individual's previous pensionable service or employment;
- Questions regarding the counting of additional periods as membership or crediting additional pension;
- The amount of any benefit, or return of contributions, an individual or their dependants become entitled to under the regulations;
- The exercise of a number of discretionary elements to the scheme that have impact across all scheme employers (e.g. payment of lump sum death grants).

Function of the dispute process

While the IDRPs are essentially concerned with whether a correct pension decision has been made by either the employer or administering authority, determinations can also comment on matters of maladministration. This is particularly relevant to the making of the decision that is being disputed and seeks to provide applicants with recompense where appropriate. Ensuring sound processes are in place when making and recording decisions is, therefore, an **essential** part of managing the whole process, seeking to **reduce** the risk of disputes arising where possible.

Where an individual believes that an incorrect decision has been taken, or that where a decision is required none has been taken, they will have the right to appeal this decision (or lack of decision) via the IDRPs. Ideally it may be that informal discussion can rectify the situation without the need to use the IDRPs, but this may not always be possible.

It is vitally important, however, that individuals are NOT discouraged from submitting an appeal via the IDRPs where an informal discussion has not resulted in a satisfactory resolution.

Stage 1 - Appeal to person that made the original decision

The following sets out your obligations under stage 1 of the IDRPs, along with a description of how the process should work.

Employer responsibility – appointing a stage 1 adjudicator

Under stage 1 of the IDRPs, scheme employers are required to appoint an adjudicator to consider each dispute received.

There are no specific requirements set out in any legislation regarding the qualifications of the stage 1 adjudicator - only that one has to be appointed. In reality, and for best practice, it would be expected that the person chosen should:

- be independent of the original decision making process;
- be able to confirm they have no conflict of interest in considering any pension dispute;
- have sufficient experience to understand the details of the dispute enabling them to make a determination; and
- have the capacity to perform the role.

The administering authority cannot specify who your stage 1 adjudicator should be, **although it is important that you do confirm the name, job title and contact details of your stage 1 adjudicator to Wiltshire Pensions.**

When making your appointment you might consider a suitable person to be your organisations solicitor, human resources manager, pension liaison officer or payroll manager. The person does not, however, have to be an employee or elected member of the authority. If you require any guidance on appointing a stage 1 adjudicator, or would like to consider the Wiltshire Council stage 1 adjudicator, then please contact Craig Payne at craig.payne@wiltshire.gov.uk.

It is important, once your stage 1 adjudicator is in place, to ensure you include their name, job title and contact details in any decision notifications you issue. It is also essential that person is free to act independently of the matter under consideration and can satisfy all parties they have no conflict of interest in considering the dispute.

Who can apply under stage 1?

The following are able to apply for their dispute to be considered under stage 1 of the IDRPs:

- a member or a prospective member;
- a widow or widower of the member;
- a surviving civil partner of the deceased;
- a cohabiting partner;
- the deceased member's dependants; or
- the member's representative.

How should they apply?

Applications to have a dispute considered under stage 1 should be made to the adjudicator in writing, signed on or on behalf of the applicant. Each application must include:

- the applicant's full name, National Insurance Number, address and date of birth;

- if the applicant is not a member, their relationship to the member, the member's full name, address, date of birth, national insurance number and the name of the member's scheme employer;
- a statement giving details of the nature of the disagreement and the reasons why the applicant is aggrieved;
- a copy of the decision in dispute.

Once received the adjudicator should then acknowledge the application and at the same time advise the applicant that TPAS is available to help them if required.

Timescale for making an application

The applicant must submit their application within six months of the date they are notified of the decision which they wish to appeal, or from the date of the act or omission. Your stage 1 adjudicator also has the discretion to extend this time limit if they believe there is reason to do so.

Approaching the stage 1 decision process

The purpose of the first stage of the IDRPs is to carry out a formal review of the decision (or lack of decision) of the organisation that is being disputed. It is an opportunity to reconsider the facts of the case, in particular:

- to ensure the LGPS Regulations as well as any overriding legislation has been correctly applied;
- the correct procedures followed and, importantly, evidenced; and
- determine whether any relevant facts or evidence were omitted or overlooked.

It is not possible for the stage 1 adjudicator to alter the original decision. Where applicable the adjudicator would be expected to refer the matter back to the organisation that took the original decision where it is considered they have not reviewed all the relevant facts or followed the appropriate procedures, setting out the actions the adjudicator would expect to see undertaken.

The stage 1 adjudicator cannot, however, make any determination outside of the provisions of the LGPS Regulations.

The stage 1 steps to follow

When dealing with a stage 1 complaint it is important that your stage 1 adjudicator completes the following steps:

- Check that the application has been submitted within six months of the relevant decision date and either send an acknowledgement that it is being considered **or**, if received outside of the six month period confirm whether it will be considered or not;
- When dealing with the appeal ensure they consider all the relevant facts of the case, supporting reports and documentation as well as any other relevant background information before reaching their determination;
- Where they consider it necessary, request further evidence from whoever they consider appropriate;
- If not able to reach a decision within the two month time limit, the stage 1 adjudicator must write immediately to the member explaining the reason for this and confirm when a determination will be made;
- Provide a determination within two months of receiving the appeal (or such later date as the stage 1 adjudicator has provided written confirmation notifying an extension), (see below for the process to be followed when issuing a determination).

If the stage 1 adjudicator fails to make a determination then the applicant is able to refer the dispute directly to the Administering Authority.

The stage 1 decision

Within two months of receiving the appeal (or such longer period as the stage 1 adjudicator has provided written confirmation of an extension to the time limits) the stage 1 adjudicator MUST provide a written notice of their decision. This notice MUST be sent to:

- the applicant (and/or his/her personal representative),
- the scheme employer, and
- Wiltshire Council (as the administering authority).

The determination notice MUST include the following:

- the question for determination;
- evidence received and considered;
- the decision;
- a reference to any legislation or scheme provisions that it relies upon;
- where relevant, a reference to the scheme provisions conferring the discretion that has caused the disagreement;
- a reference to the applicant's right to have their disagreement reconsidered by the administering authority, providing the necessary contact details;
- the time limit for making a stage 2 appeal; and
- a statement that the Pensions Advisory Service (TPAS) is available to assist the member with any difficulty with the scheme which remains unresolved, and the TPAS contact details.

Unless the applicant refers the stage 1 adjudicator's decision to the administering authority for determination under stage 2 the decision of the stage 1 adjudicator is final and binding on all parties.

An interim decision

There may be occasions when the stage 1 adjudicator is uncertain about the determination and would prefer to make an interim decision for issue to the main interested parties, including the applicant and Wiltshire Council pension team, to invite their views on the proposed decision. While this action is entirely appropriate it is important that the stage 1 adjudicator follow up with a formal decision within the timescale set out in any interim determination.

Stage 2 - Referral to the administering authority where not satisfied with the original determination

Where the applicant is dissatisfied with the stage 1 adjudicator's decision, they can refer the matter to Wiltshire Council, as the administering authority to the Wiltshire Fund. This forms stage 2 of the pension dispute procedure. It is the administering authority's responsibility to determine Stage 2 disputes and it cannot appoint anyone outside of the organisation to consider any such complaints, although it is able to seek advice and guidance from external advisers if it wished.

Unless the matter is referred to the administering authority the decision of the Stage 1 adjudicator would be binding on all partners.

Please note that under the arrangements, if you as the employer are dissatisfied with the adjudicator's decision, there is no right for the body that took the initial decision to refer the matter up to the second stage of the procedure.

Who can apply under stage 2?

This is the same as at stage 1. The following are able to apply for their dispute to be considered under stage 1 of the IDRPs:

- a member or a prospective member;
- a widow or widower of the member;
- a surviving civil partner of the deceased;
- a cohabiting partner;
- the deceased member's dependants; or
- the member's representative.

How should they apply?

Applications to have a dispute considered under stage 2 should be made to the stage 2 adjudicator in writing, signed or signed on behalf of the applicant. Each application should include:

- the applicant's full name, National Insurance Number, address and date of birth;
- if the applicant is not a member, their relationship to the member, the member's full name, address, date of birth, national insurance number and the name of the member's scheme employer;
- a copy of the stage 1 adjudicator's decision;
- a statement giving details of the nature of the disagreement and the reasons why the applicant is dissatisfied with the stage 1 decision;

Once received the adjudicator should then acknowledge the application and at the same time advise the applicant that TPAS is available to help them if required.

A disagreement may also be referred to the administering authority in cases where:

- the stage 1 adjudicator has failed to issue, within two months of the application, either:
 - a formal decision; or
 - an interim letter explaining a delay in making a decision and confirming the date by which the decision will be made and notified; or
- an interim letter of explanation extending the time limits has been sent, but the stage 1 adjudicator has failed to notify the applicant of a decision by the date given in that letter.

Timescale for making an application

The applicant must submit their application within six months of the date they are notified of the decision which they wish to appeal, or from the date of the act or omission. As with stage 1, the stage 2 adjudicator also has the discretion to extend this time limit if they believe there is reason to do so.

Purpose of stage 2 adjudication

The purpose of the second stage of the IDRP is to enable the applicant to refer their complaint to the administering authority for an independent review, where they are dissatisfied with the decision of the stage 1 adjudicator.

An applicant can also refer their case to the stage 2 adjudicator where:

- the stage 1 adjudicator has failed to issue either a determination, or a letter extending the time limits, within two months from the date on which the application was made; or
- an interim letter extending the time limits was issued, but the stage 1 adjudicator then has failed to issue a determination.

It is important to note that the stage 2 adjudicator cannot replace a first instance decision of an employer. Consequently, they can only instruct that the employer reconsider its decision where either the robust processes have not been followed correctly or a discretion has been exercised.

The decision of the stage 2 adjudicator is binding and can only be overturned by the Pensions Ombudsman or the High Court. The administering authority would not expect to enter into further correspondence in relation to the stage 2 determination following its submission to the applicant.

The stage 2 steps to follow

In reality the steps taken by the stage 2 adjudicator are the same as that at stage 1 of the IDRP.

Under stage 2 the adjudicator will reconsider the original determination, taking full account of the facts of the case and of any evidence submitted, or relied on, by either party at Stage 1. They will also:

- check that the LGPS Regulations were applied correctly;
- ensure that sound, impartial procedures were used to reach the stage 1 determination;
- ensure the original determination was consistent with other decisions reached and that it would stand up to external scrutiny; and
- review that sound, impartial procedures were used to reach the decision (this is particularly important where the dispute concerns the exercise of a discretion by a scheme employer or by the administering authority).

Notice of a Stage 2 decision

Within two months of receiving the appeal (or such longer period as the stage 2 adjudicator has provided written confirmation of an extension to the time limits) the stage 2 adjudicator MUST provide a written notice of their decision. This notice MUST be sent to:

- the applicant (and/or his/her personal representative); and
- the scheme employer.

The determination notice MUST include the following:

- the question for determination;
- evidence received and considered;
- the decision;
- a reference to any legislation or scheme provisions that it relies on;,
- where relevant, a reference to the scheme provisions conferring the discretion that has caused the disagreement;
- a statement that TPAS is available to assist the member with any difficulty with the scheme which remains unresolved, and the address for TPAS; and
- a statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law, the time limit for making such a complaint and the Pensions Ombudsman's address.

Unless the applicant refers the stage 2 adjudicator's decision to the Pensions Ombudsman the decision of the stage 2 adjudicator is final and binding on all parties.

Right of a complainant to be represented by their personal representative

Who can apply under stage 1 or stage 2?

As noted within the guidance, the following are able to apply for their dispute to be considered under stage 1 of the IDRPs:

- a member or a prospective member;
- a widow or widower of the member;
- a surviving civil partner of the deceased;
- a cohabiting partner;
- the deceased member's dependants; or
- the member's representative.

Where an individual chooses to be represented by someone else (e.g. a union representative, a Pensions Advisory Service officer, family member) they must provide a written authority for the adjudicator to enable them to liaise directly with the chosen representative.

Right to appeal to the Secretary of State where an employer has failed to make a decision

Where a scheme employer (that is not also an administering authority) either makes a decision or fails to make a decision, the administering authority can appeal to the Secretary of State about the decision made or the failure to make the decision. This excludes any matters concerning the exercise of discretions.

The timescale for lodging such an appeal is 6 months from the date of the decision or failure to make such decision, or such longer period as the Secretary of State may allow. Any appeal must be stayed if, before a decision is made, either a stage 1 or stage 2 appeal is lodged with the relevant adjudicator in relation to the same issue.

The administering authority would seek to work with a scheme employer informally where it can to resolve any issues in advance of making such an appeal. It is important to bear in mind, however, that the administering authority does have the explicit power to seek a decision from the Secretary of State.

Employer discretions

Due to the scope of the Pensions Act 1995, the adjudicator at both stages 1 and 2 may be asked to consider a disagreement about the way in which a Scheme employer has exercised a discretionary power under both the LGPS Regulations and, where they apply, the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006.

In such cases, the role of the person deciding the disagreement is not to overturn the initial decision but to ensure that the discretion has been exercised reasonably, and in cases where this is found not to be the case, to determine that the matter should be reconsidered in a proper manner.

Ill health retirement

It is often the case that many pension disputes result from membership ill health situations. This is particularly where a scheme employer has either not granted ill health retirement or there is disagreement over the tier of ill health enhancement awarded.

Where the dispute is of a medical nature the stage 1 adjudicator may wish to consider each case on the basis of the medical evidence submitted by both parties to the disagreement. Although in some circumstances, the opinion of a second independent registered medical practitioner (IRMP) could be sought.

It is also important to ensure that when considering ill health retirement disputes, and before reaching a decision, the stage 1 adjudicator:

- Ensures the IRMP is suitably independent of any preceding occupational health assessments and is also suitably qualified;
- Ensures any IRMP certificate is also accompanied by a supporting report from the IRMP setting out the basis of their decision;
- Ensures the employer has reached its decision having considered all relevant evidence (i.e. they have not based their decision simply on the basis of the IRMP certificate alone);
- Is satisfied the employer has asked all of the necessary questions to have satisfied themselves before reaching any decision;
- Gives all parties opportunity to comment on the facts as presented by the other party, if relevant;
- Makes a decision about what facts are correct and relevant; and
- Compares the facts to the LGPS Regulations;

It is not the role of the adjudicator, however, to question the concluding opinion of the IRMP, but rather to ensure that any certificate and supporting medical report has been completed in accordance with the criteria set out in the LGPS Regulations.

Maladministration

It may be that an applicant is complaining about something other than a decision that has to be made in relation to their LGPS entitlements. For example, unreasonable delays in making a decision or the provision of inadequate information to enable an individual to make an informed decision themselves. This would fall as maladministration.

Under the terms of the Regulations both the stage 1 and stage 2 adjudicators only have powers to consider whether the LGPS Regulations have been adhered to correctly. Accordingly, they can only advise on whether or not the Regulations have been applied correctly and procedures have been followed correctly.

Neither adjudicator is able to consider areas of maladministration as part of their investigations or to award compensation in relation to any such matters. These are matters for the Pensions Ombudsman to consider.

The adjudicators are, however, able to recommend to the employer or administering authority to consider awarding compensation in respect of any distress or inconvenience an applicant may have suffered, where they believe it appropriate to do so.

Even in cases of maladministration the Pensions Ombudsman would expect the applicant to have utilised the two stage pension dispute process in the first instance.

The Pensions Advisory Service (TPAS)

The Pensions Advisory Service (TPAS) is an independent non-profit organisation that provides free information, advice and guidance on all types of pension scheme. Their role is primarily one of negotiation and advice and they are available to assist individuals and their dependants in connection with any pension difficulties they have failed to resolve.

It is important to be aware that TPAS has no statutory power to impose any course of action or determination on an employer or the administering authority. They can though give an opinion to any individual as to whether they believe any complaint would be a case that the Pensions Ombudsman might pursue.

The Pensions Ombudsman (PO)

The Pensions Ombudsman is able to investigate and determine any allegation of maladministration or any dispute of fact or law in relation to the Local Government Pension Scheme made or referred in accordance with the Pensions Scheme Act 1993. The Pensions Ombudsman will, however, only usually investigate cases which have been through both stages 1 and 2 of the Internal Dispute Resolution Procedure.

A Pension Ombudsman decision is binding on all parties and can only be challenged on a point of law in the Supreme Court.

The Pensions Regulator (TPR)

While not specifically a part of the pension dispute process it is also useful to highlight the role of the Pensions Regulator in relation to the governance of the LGPS and all other public service pension schemes. Full details of the Pension Regulator's remit in relation to public service pension schemes can be found in its [Code of Practice 14 - Governance and administration of public service pension schemes](#).

Specifically in relation to the pension dispute process this Code of Practice is relevant in relation to breaches of the law, which would include the following:

- Failure to make a decision or to notify a scheme member of a decision;
- Failure to provide a conspicuous reference in any decision notification of an individual's right to have that matter referred to an adjudicator under the scheme's IDR.

Responsibility for reporting breaches to TPR falls not just on a scheme employer, but also includes the administering authority and other interested parties such as trade unions.

The Regulator themselves has the power to impose fines of up to £5,000 per individual or £50,000 per organisation and/or issue improvement notices on any employer where they feel the breach to be of material significance. It is important, therefore, that you are conversant with the contents of the Code of Practice above.

Appendix A – Table of timescales

Stage of the Procedure	Person responsible	Time limit
A decision has been made in relation to the benefits under the pension scheme from an employer or administering authority, and there seem to be good grounds for complaining.	The adjudicator under the first stage of the procedure.	6 months from the date when the individual was notified of the decision.
Following a stage 1 appeal decision, where the complainant is still not satisfied.	The relevant administering authority under stage 2 of the appeal process.	6 months from the date of adjudicator's decision.
Failure to make a decision within 3 months later of a stage 1 appeal (or later date if an interim reply has been issued),	The relevant administering authority under stage 2 of the appeal process.	9 months from the date when the initial stage 1 complaint was submitted.
The individual received an interim reply to their complaint to the adjudicator, within 2 months of applying to them. Their reply promised a decision by a specified date but, one month after the specified date, they still have not received a decision.	The relevant administering authority under stage 2 of the appeal process.	7 months from the date by which the individual was promised they would receive a decision.
The complaint is that employer or administering authority have failed to make any decision about your benefits under the pension scheme	The adjudicator under stage 1 of the appeal process.	6 months from the date when the employer or administering authority should have made the decision.
The complaint went to the administering authority under stage 2, but the individual is still not satisfied with the decision.	The Pensions Ombudsman.	3 years from the date of the original decision about which the individual is complaining.
The individual has either not received a decision or interim reply within 2 months of making their complaint, or has received an interim reply to their stage 2 complaint within 2 months of applying, but has not received a decision by the promised date.	The Pensions Ombudsman.	3 years from the date of the original decision about which the individual is complaining.

Appendix B – Suggested IDRPs wording for inclusion in any decision letters

The following wording could be used in any decision letter issued to a scheme member, highlighting their right of appeal under the LGPS formal IDRPs.

Right of Appeal

If you are not satisfied with this decision you should contact me for clarification and further explanation of the matter in question. Many misunderstandings or incorrect information can be explained or put right quickly and easily by doing this. If, following this, you are still not satisfied with the decision you have the right of appeal, within six months of this letter, to [enter name, job title and contact details of adjudicator]. If you are not satisfied with his/her decision you can then appeal to Michael Hudson, Associate Director – Finance, Wiltshire Council, County Hall, Bythesea Road, Trowbridge, BA14 8JN.

The Pensions Advisory Service (TPAS) is available to assist members and beneficiaries in connection with difficulties they have failed to resolve. Their address is 11 Belgrave Road, London, SW1V 1RB (telephone 020 7233 8080).

The Pensions Ombudsman may investigate and determine any allegation of maladministration or any dispute of fact or law in relation to the Local Government Pension Scheme made or referred in accordance with the Pensions Scheme Act 1993. His address is 11 Belgrave Road, London, SW1V 1RB (telephone 020 7834 9144).

Appendix C – Application forms

Application under the Internal Dispute Resolution Procedure (STAGE 1)

Please use this form to: apply to the adjudicator at stage one of the internal dispute resolution procedure if you want them to investigate a complaint concerning your pension.

YOUR EMPLOYER/FORMER EMPLOYER

My disagreement is with a decision made by – (tick one box only)

The employer named above Wiltshire Pension Fund

1. Member's details:

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this box. You can then go straight to box 4.

If you are the member's dependant (for example, their husband, wife, civil partner, cohabitee or child), please give the member's details in this section, and then go to box 2.

If you are representing the person with the complaint, please give the member's details in this section, and then go to box 2.

Full Name	
Date of Birth	
Address	
National Insurance Number	

2. Dependant's details:

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this box and then go to box 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this box and then go to box 3.

Full Name	
Date of Birth	
Address	
Relationship to member	

3. Representative's details:

If you are the member's or dependant's representative, please give your details in this box.

Full Name	
Address	
The address response letters should be sent to	

4. Your complaint

Please give full details of your complaint in this box. Please try to explain exactly why you are unhappy, giving any dates or periods of Scheme membership that you think are relevant.

If there is not enough space, please go on to a separate sheet and attach it to this form. Remember to write your name and national insurance number at the top of any separate sheet if you are a member. Or, if you are not a member, put the member's name and national insurance number at the top of any separate sheet.

5. Your signature

I would like my complaint to be considered and a decision to be made about it. I am a:

- Scheme member/former member/prospective member *
- Dependant of a former member *
- Member's representative/dependant's representative *

* delete as appropriate

Signed :

Date :

Please remember to enclose a copy of any notification of the decision you are complaining of which has been issued by the employer or administering authority. Also enclose any other letter or notification that you think might be helpful.

PLEASE SEND THIS FORM TO:

The adjudicator specified by the body making the decision to which you are complaining about.

Application under the Internal Dispute Resolution Procedure (STAGE 2)

Please use this form to: apply to the adjudicator at stage one of the internal dispute resolution procedure if you want them to investigate a complaint concerning your pension.

YOUR EMPLOYER/FORMER EMPLOYER

My disagreement is with a decision made by – (tick one box only)

The employer named above

Wiltshire Pension Fund

1. Member's details:

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this box. You can then go straight to box 4.

If you are the member's dependant (for example, their husband, wife, civil partner, cohabitee or child), please give the member's details in this section, and then go to box 2.

If you are representing the person with the complaint, please give the member's details in this section, and then go to box 2.

Full Name	
Date of Birth	
Address	
National Insurance Number	

2. Dependant's details:

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this box and then go to box 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this box and then go to box 3.

Full Name	
Date of Birth	
Address	
Relationship to member	

3. Representative's details:

If you are the member's or dependant's representative, please give your details in this box.

Full Name	
Address	
The address response letters should be sent to	

4. Your complaint

Please give full details of your complaint in this box. Please try to explain exactly why you are unhappy, giving any dates or periods of Scheme membership that you think are relevant.

If there is not enough space, please go on to a separate sheet and attach it to this form. Remember to write your name and national insurance number at the top of any separate sheet if you are a member. Or, if you are not a member, put the member's name and national insurance number at the top of any separate sheet.

5. Your signature

I would like my complaint to be considered and a decision to be made about it. I am a:

- Scheme member/former member/prospective member *
- Dependant of a former member *
- Member's representative/dependant's representative *

* delete as appropriate

Signed :

Date :

Please remember to enclose a copy of any notification of the decision you are complaining of which has been issued by the employer or administering authority. Also enclose any other letter or notification that you think might be helpful.

PLEASE SEND THIS FORM TO:

Michael Hudson,
Associate Director – Finance,
Wiltshire Council,
County Hall,
Bythesea Road,
Trowbridge
BA14 8JN