



Internal Dispute Resolution Procedure

Should you disagree with a decision made by your Employer or Pension Fund in relation to your benefits from the Local Government Pension Scheme (LGPS), there is a two stage complaints process in place known as the Internal Dispute Resolution Procedure (IDRP).

You are able to make a complaint under the IDRP if you are:

- a **Prospective Member**, who is thinking of joining the scheme;
- an **Active Member**, who is currently contributing to the scheme;
- a **Deferred Member**, who has left the scheme, but your benefits remain in the Pension Fund; or
- a **Pension Member**, who is currently in receipt of a pension benefit from the Pension Fund.

When making your complaint, you are able to choose someone else to represent your case - a friend, relative, solicitor or union representative for example.

Stage 1: Formal Complaint

You should complain in writing to whoever you think is at fault, either your Employer or the Pension Fund, by completing the detachable application form within **6 months** of the problem arising. The facts of your case will be examined along with the scheme regulations, and any other legislation which is relevant.

You should receive a written reply within **2 months** of receiving your particulars. Confirmation of the decision will be presented, or alternatively reasons will be given for the delay in providing the outcome.

For complaints against your Employer, please complete the attached form and return to your employer. Your Employer must notify you of their Adjudicator in respect of the LGPS, their Job Title and Contact Address.

For complaints against the Pension Fund, please complete the attached application form and return to:

Pensions Manager
The Greater Gwent (Torfaen) Pension Fund
Torfaen County Borough Council
Civic Centre
Pontypool
Torfaen
NP4 6YB

Stage 2: Further Appeal

If you are unhappy with the Stage 1 decision, you have **6 months** to appeal to a Stage 2 Adjudicator appointed by the Pension Fund. You must make your Stage 2 appeal in writing, which should be accompanied by the Stage 1 decision.

You can also go straight to Stage 2 if:

- You have gone through Stage 1 and haven't had a reply within **3 months** of making your appeal; or
- You have gone through Stage 1 and haven't received a decision within **a month** of the date you were told you would receive it.

The Stage 2 Adjudicator should reply to you within **2 months** of receiving your complaint.

For all Stage 2 appeals please complete the attached application form and return to:

For Stage 2 appeals against a determination made by your Employer please complete the attached application form and return to	For Stage 2 appeals against a determination made by the Pension Fund please complete the attached application form and return to
The Pension Manager Greater Gwent (Torfaen) Pension Fund Torfaen County Borough Council Civic Centre Pontypool Torfaen NP4 6YB	The Head of Pensions Greater Gwent (Torfaen) Pension Fund Torfaen County Borough Council Civic Centre Pontypool Torfaen NP4 6YB

The Pensions Ombudsman (TPO)

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.

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**

Phone: **0800 917 4487**

Email: CentralSupportMailbox@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/making-complaint

MoneyHelper

MoneyHelper provides free, independent help for your pension and money choices.

MoneyHelper can help members and beneficiaries with any questions or guidance about their pension benefits.

Phone: **0800 011 3797**

Website: www.moneyhelper.org.uk/en

The Pensions Regulator (TPR)

The Pensions Regulator is a pensions watchdog which makes sure schemes are run properly and protects members against fraud. Anyone who is worried about a scheme can report to The Pensions Regulator.

The Regulator's contact details are:

Phone: **0345 600 0707**

Website: www.thepensionsregulator.gov.uk/



Internal Dispute Resolution Procedure (IDRP)

Stage 1 Application (To be completed by the Member or Personal Representative)

Member's Details (Please complete in BLOCK capitals)

Full Name:		Date of Birth:	
National Insurance Number			
Payroll Reference Number			
Telephone Number			
Email Address			
Address:			
		Post Code:	
Employing Authority:			

Language Preference				(Please ✓ the appropriate box to indicate your election)	
As a member of the LGPS, I wish to receive ALL future correspondence in:					
WELSH		ENGLISH		BILINGUAL	

Complete below if you are Representing the Member		
Full Name:		
Relationship to Member:		
Email Address		
Address for Correspondence:		
		Post Code:

Statement of Application
<p>Please give a statement of the nature of the disagreement with sufficient details to show why you are aggrieved. If necessary, continue details on an additional page and attach to the application form together with any supporting documents.</p>

