

Dated: 8 September 2021



**The Stoneport Pension Scheme**

**Dispute Resolution Arrangements**

## Introduction

The trustees of the Stoneport Pension Scheme (the "Scheme") hope that at all times you will be satisfied with the running of the Scheme. However, as a protection for members, the Trustees are required by law to put in place a formal procedure to resolve any complaints relating to the Scheme.

Complaints or disputes concerning the Scheme are rare and are generally resolved informally. If you are a current member of the Scheme, a deferred pensioner or currently receiving a pension from the Scheme (or are the spouse, dependant or other beneficiary of a former member) and you have a dispute which you are unable to resolve informally, you should follow the procedure below.

You may also use this procedure if you are a prospective member, have ceased to be one of the above, claim to be one of the above, or are a nominated representative of any such individuals.

## Stage 1

Put your case in writing and address it to the Tim Jowers who can be contacted at:


Stoneport Pension Scheme Administration Team  
Barnett Waddingham  
St James House  
St James Square  
Cheltenham GL50 3PR

Email: [Stoneport.Admin@Barnett-Waddingham.co.uk](mailto:Stoneport.Admin@Barnett-Waddingham.co.uk)

Please include the subject of your complaint, an outline of the facts and the following personal details:

- the member's full name, address, date of birth and National Insurance number, or
- If you are the spouse or dependant (or other beneficiary) of a former member – your full name, address, date of birth and relationship to the member.

You should expect a written reply within two months of receipt of your application. If this is not possible, you will be notified as to why there is a delay and when a reply can be expected.



You may, if you wish, nominate someone to represent you in making your complaint – for example, a colleague or a solicitor. Minors or persons otherwise incapable of acting for themselves may also nominate a family member or other suitable person to act on their behalf. An application for the resolution of a pension dispute can also be made, or continued, by his personal representatives where the applicant dies.

Your representative should include their full name and address as well as your personal details, the nature of the relationship with you (if any), the subject of your complaint and an outline of the facts. Representatives should state which address should be used for correspondence purposes.

## **Stage 2 – The Trustees**

If you disagree with the reply from Tim Jowers you may write direct to the Trustees **within six months** of receiving that reply asking for a complaint to be reconsidered by the Trustees. You should address your letter to the Chairman of the Trustees, also at the above address.

Please give reasons why you disagree with the response from Stage 1, and also include the same personal details as in Stage 1. Your complaint or grievance will be fully considered by the Trustees. You should expect a written reply within two months. If this is not possible you will be notified as to why there is a delay and when a reply can be expected.

## **External advisory service**

You have the right to refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman's Early Resolution Service and helpline is available at any time to assist members and beneficiaries of a pension scheme in connection with any pensions query. Using this service does not affect your right to pursue the matter through the Office of the Pensions Ombudsman. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. He will normally expect you to have used the IDR. He will send a written statement of his decision on your complaint or dispute to both you and the Trustee and, if appropriate, direct the Trustee to take steps to rectify the situation. His determinations and directions are final and binding on all parties to the dispute and are subject to appeal only on a point of law.

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 a discretion for those time limits to be extended.

The Early Resolution Team at The Pensions Ombudsman and The Pension Ombudsman and the can be contacted at:

Early Resolution Team  
The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London E14 4PU

Telephone: 0800 917 4487 (option 1)  
Overseas: +44 (0) 207 630 2200  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London E14 4PU

Telephone: 0800 917 4487  
Overseas: +44 (0) 207 630 2200  
Email: [CentralSupportMailbox@pensions-ombudsman.org.uk](mailto:CentralSupportMailbox@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)


You can also submit a complaint form online:

[www.pensions-ombudsman.org.uk/making-complaint](http://www.pensions-ombudsman.org.uk/making-complaint)

If you have general requests for information or guidance concerning your pension arrangements please contact MoneyHelper. MoneyHelper provides free, impartial help (previously provided by the Money Advice Service, The Pensions Advisory Service, as well as Pension Wise) all in one place:

MoneyHelper Pensions Guidance, Money and Pensions Service  
120 Holborn  
London EC1N 2TD

Telephone: 0800 011 3797  
Overseas: +44 20 7932 5780  
Email: [pensions.guidance@moneyhelper.org.uk](mailto:pensions.guidance@moneyhelper.org.uk)  
Website: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)



## Exclusions

Please note that this procedure does not cover:

- Any dispute which has nothing to do with the Trustees (e.g. a dispute which is solely with an employer).
- A dispute which is already being investigated by The Pensions Ombudsman or where proceedings have started in a Court or Industrial Tribunal.
- If you transfer out of the Scheme, this procedure is only available to you for six months after you transfer out.

## Regulation of pension schemes

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. If you feel you need to contact the Regulator, the address to write to is:

The Pensions Regulator  
Napier House  
Trafalgar Place  
Brighton BN1 4DW