



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.

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

The Principal Pensions Officer
Cardiff and Vale of Glamorgan Pension Fund
Room 252
County Hall
Atlantic Wharf
Cardiff, CF10 4UW

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:

**The Pensions Manager
Cardiff and Vale of Glamorgan Pension Fund
Room 252
County Hall
Atlantic Wharf
Cardiff
CF10 4UW**

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**

Tel: **0800 917 4487**
Email: **enquiries@pensions-ombudsman.org.uk**
Website: **www.pensions-ombudsman.org.uk**

The Pensions Advisory Service (TPAS)

If you have general requests for information or guidance concerning your pension arrangements contact:

**The Pensions Advisory Service
11 Belgrave Road
London, SW1V 1RB**

Tel: **0800 011 3797**
Website: **www.pensionsadvisoryservice.org.uk/**

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:

Tel: **0345 600 0707**
Website: **www.thepensionsregulator.gov.uk/**

Statement of Application Continued

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Declaration

Member's Signature:		Date:	
Signature of Representative: (If applicable)		Date:	