



AA PENSION SCHEME (the Scheme)

FORMAL INTERNAL DISPUTE RESOLUTION PROCEDURE

September 2018

Introduction

The Trustee of the AA Pension Scheme (the Trustee) hopes that before a formal complaint is considered, the complainant will contact the Scheme's Pension Department about any concerns – it may be that a concern can be resolved informally. However, if you are a current employee and the problem concerns Company Policy, you are advised to contact your Line Manager or the Human Resources Department in the first instance.

However, if it is not possible to resolve the complainant's concerns amicably, the Trustee will follow the formal procedure set out below when resolving a dispute which arises in connection with the AA Pension Scheme (the Scheme). The aim of the procedure is to settle any dispute fairly and quickly.

Who is covered by the procedure?

The procedure is open to you, if you:

- are in pensionable service;
- have a deferred pension;
- receive a pension or other benefits from the Scheme;
- are the widow, widower or surviving dependant of a deceased member or are otherwise entitled to the payment of benefits from the Scheme following the death of a Scheme member;
- are a prospective Scheme member;
- are a member in receipt of a pension credit only;
- an ex-spouse of a member with a pension sharing order or earmarking order in place;
- fell into one of the above categories in the six months before making a complaint.

If you claim to be in one of the above categories, you can use the procedure to obtain a decision on whether or not you are entitled to use the procedure.

Representation

You may ask a representative to act on your behalf if you wish. Applications will also be accepted from:

- a person suitable to act on behalf of a minor (or any person incapable of acting for themselves);
- the personal representative of someone who has died.

How Does The Procedure Work?

First stage

If a dispute cannot be resolved informally by the Pensions Department, a formal complaint can be made. The complaint must be sent in writing and addressed to the Chairman of the Administration Committee. (There is a form at the back of this booklet which can be used for this purpose).

The complaint must include:

- the member's/prospective member's full name, address, date of birth and national insurance number.
- if the complaint is lodged by the member's widow(er) or surviving dependant, that person's full name, address and date of birth and the relationship to the Scheme member;
- the full name and address of any representative acting for the complainant and whether or not replies should be addressed to the representative;
- the facts of the case in sufficient detail to show why the complainant has a dispute; and
- a signature by or on behalf of the complainant.

If the complaint does not contain all the above details it may result in delay in the dispute being considered.

First Stage Decision

The first stage complaint will be acknowledged in writing. It is then expected that the Administration Committee will give a decision on the matter within four months of receipt of the complaint. The complainant (and his representative, if appropriate) should then be notified of the decision usually no later than 15 working days after the decision has been made. However, if a decision is not possible within this time period the Administration Committee will send an interim reply to the complainant (and his representative, if appropriate) giving the reasons for the delay and a date when it expects to send its decision.

The decision will include:

- a statement of the decision reached and the reasons for the decision; and
- an explanation of the complainant's right to appeal to the Trustee within six months.

The decision will be binding on the Trustee unless the complainant appeals.

Appeal

If the complainant is not satisfied with the decision made by the Administration Committee, he or she can appeal to the Trustee to reconsider the complaint. The appeal must be made within six months of the date of the original decision.

The appeal must be in writing and include:

- the member's/prospective member's full name, address, date of birth and national insurance number;
- if the complaint is lodged by the member's widow(er), surviving dependant or ex-spouse, that persons full name, address and date of birth and their relationship with the Scheme member;
- the full name and address of any representative acting for the complainant and whether or not replies should be addressed to the representative;
- a copy of the first stage decision made by the Administration Committee;
- the complainant's reason for being dissatisfied with the decision;
- a formal statement that the complainant wants the complaint to be reconsidered by the Trustee; and
- a signature by or on behalf of the complainant.

Appeal decision

Any appeal will be acknowledged in writing. The Trustee will then aim to give a decision on the matter within four months of the receipt of the complaint. The complainant (and his representative, if appropriate) should then be notified of the decision usually no later than 15 working days after the decision has been made. However, if a decision is not made in this time period an interim reply will be sent setting out the reasons for the delay and expected date for the decision.

The notice of the final decision will include:

- a statement of the final decision and the reasons for the decision along with an explanation of the extent to which it confirms or replaces the previous decision at the first stage;
- a statement that the Pensions Ombudsman is available to assist members and beneficiaries in connection with difficulties which they have not been able to resolve with the Trustee, and the address where the Pensions Ombudsman can be contacted; and
- a statement that the Pensions Ombudsman can investigate and determine any complaint or dispute of fact in relation to particular schemes and the address where he may be contacted.

External Bodies

There are two official bodies that you can approach who can help with pensions problems.

The Pensions Advisory Service (TPAS) is an independent body that provides assistance to members of pension schemes. TPAS is available to assist you with the provision of pension information and guidance. You can contact TPAS by writing to:

The Pensions Advisory Service (TPAS)
11 Belgrave Road
London
SW1V 1RB

Telephone: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk

You can complete their online enquiry form or use their webchat facility by visiting their website.

From 1 April 2018 the dispute resolution function previously managed by TPAS moved to the Pensions Ombudsman. See the Pensions Ombudsman below for more details.

The Pensions Ombudsman can investigate and decide complaints or disputes about the way any pension scheme, including the AA Pension Scheme, is run. You can contact the Pension Ombudsman by writing to:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

**AA PENSION SCHEME
DISPUTE RESOLUTION PROCEDURE
STAGE 1 Dispute Form (Initial Complaint)**

1. Member's Details

Full name: _____

AA Payroll Number: _____
(if applicable)

Address: _____

Postcode: _____

Date of Birth: _____

National Insurance Number:

--	--	--	--	--	--	--	--	--	--

2. Eligibility

Please tick one box:

- | | | |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|
| I am in pensionable service | <input type="checkbox"/> | Please go to Section 5 |
| I have a deferred pension | <input type="checkbox"/> | Please go to Section 5 |
| I receive a pension/other benefits from the scheme | <input type="checkbox"/> | Please go to Section 5 |
| I am a prospective member of the scheme | <input type="checkbox"/> | Please go to Section 5 |
| I was one of the above within the last six months | <input type="checkbox"/> | Please go to Section 5 |
| I am the personal representative of a scheme member | <input type="checkbox"/> | Please go to Section 4 |
| I am the widow/widower* of a scheme member/pensioner | <input type="checkbox"/> | Please go to Section 3 |
| I am a surviving dependant of a scheme member/pensioner | <input type="checkbox"/> | Please go to Section 3 |
| I am a member in receipt of a pension credit only or an ex-spouse of a member with a pension sharing order or earmarking order | <input type="checkbox"/> | Please go to Section 3 |

**Please delete as appropriate*

3 If you have ticked one of the last three boxes above please complete this section:

Your Full name: _____

Your Address: _____

Your Postcode: _____

Your relationship to the Scheme member: _____

4 Representative

If you have asked someone to represent you (or if you are the complainant's personal representative) please complete this section:

Full name of the representative: _____

Representative's Address: _____

Representative's Postcode: _____

Do you want correspondence to be sent directly to the representative? Yes No
You will be sent a copy of the Trustee decision in any event.

5 Details of the Dispute

Please provide the facts of the case in sufficient detail to show why you have a dispute with the Trustee.

Please use another sheet of paper if necessary.

<p>If you require additional space, please tick the box below and attach any additional papers to this form. Please include your name (or the name of the member you are representing) and AA Payroll Number on each additional page.</p> <p>Are additional pages attached? Yes <input type="checkbox"/> No <input type="checkbox"/></p>

Name: _____ Signature: _____
(please print)

Date: _____

This form should be returned to: The Chairman of the Administration Committee, AA Pension Scheme, Fanum House (Upper Ground), Basing View, Basingstoke, Hampshire RG21 4EA.