



# Dyfed Pension Fund

## Internal Dispute Resolution Procedure (IDRP)

Should you disagree with a decision made by your Employer or the Dyfed 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 can make a complaint under the IDRP if you are a:

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

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

### Stage 1: Formal Complaint

You should complain in writing to whoever you think is at fault, either your Employer or the Dyfed 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 Dyfed Pension Fund, please complete the attached application form and return to the:

**Pensions Manager, Dyfed Pension Fund, Building 2, St David's Park, Job's Well Road, Carmarthen, Carmarthenshire, SA31 3HB.**

## **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 Dyfed 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 Referee, Head of Administration & Law, Carmarthenshire County Council, County Hall, Carmarthen, Carmarthenshire, SA31 1JP.**

## **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:

Address: **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 MoneyHelper Service**

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

Address: **120 Holborn, London, EC1N 2TD**

Tel: **0800 011 3797**

Website: **www.moneyhelper.org.uk**

## **The Pensions Regulator (TPR)**

The Pensions Regulator (TPR) 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 TPR.

TPR's contact details are:

Tel: **0345 600 0707**

Website: **www.thepensionsregulator.gov.uk/**



# Dyfed Pension Fund

## Internal Dispute Resolution Procedure (IDRP) Application

### 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:	
Payroll Number:		National Insurance Number:	
Address:			
		Post Code:	
Employing Authority:			

Language Preference		(Please TICK the appropriate box to indicate your election)	
As a member of the Local Government Pension Scheme, I wish to receive <b>ALL</b> future correspondence in:			
<b>WELSH</b>	<input type="checkbox"/>	<b>ENGLISH</b>	<input type="checkbox"/>
		<b>BILINGUAL</b>	<input type="checkbox"/>

Complete below if you are Representing the Member	
Full Name:	
Relationship to Member:	
Address for Correspondence:	
	Post Code: <input type="text"/>

### Statement of Application

Please give a statement of the nature of the disagreement overleaf, 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.

**Please provide your statement below.**

Large empty rectangular box for providing a statement.

**Declaration**

Member's Signature:		Date:	
Signature of Representative:		Date:	