

# **NortelPensionsUK**

## **Internal Disputes Resolution Procedure (IDRP) – September 2018**

To ensure that members have a means to formally discuss any problems or misunderstanding that may arise in connection with their membership of the Plan or benefits under it, the Trustee has set up an internal procedure for members to follow. This does not preclude a member from initially trying to resolve any issues directly with the Nortel Trustee Support Team at Willis Towers Watson (address: PO Box 545, Redhill, Surrey RH1 1YX) or from contacting The Pensions Advisory Service (TPAS) or The Pensions Ombudsman (TPO) using the contact details set out in the External Resolution section below.

The procedure is available to all contributing members, deferred and pensioner members, and to the dependants of all members and to prospective members. If a member ceases to be in any of the above categories he/she may still use the procedure so long as the member applies under Stage 1 below within six months of ceasing to be in one of the above categories. The procedure is not available if alternative proceedings have already begun, or TPO has started an investigation into a complaint made or a dispute referred to them.

### **Preliminary Stage**

If a member has a problem relating to the Plan he/she should, at the earliest opportunity, discuss the matter with the Nortel Trustee Support Team. They will talk through any issues you may have and then make every effort to resolve the situation to your satisfaction. If, for whatever reason, the matter cannot be resolved, a member may invoke the formal Internal Disputes Resolution Procedure (IDRP).

### **Internal Procedure – Stage One**

An application should be made in writing to the Secretary, Nortel Networks UK Pension Trust Limited, c/o Willis Towers Watson at the above address. The letter should set out the nature of the member's disagreement with details of why he/she feels aggrieved. A member may nominate a representative to deal with the complaint on their behalf.

In keeping with the Pensions Regulator's guidance a decision will be reached by a sub-group of Trustee Directors established by the Chairman. The decision will be within four months of receiving the letter. A member can expect to be notified by the Secretary no later than 15 working days after the decision on the matter. The decision will include references to any legislation or Plan Rule relied on and the member's rights under Stage Two below. If a decision cannot be reached within four months, the ADB Secretary will advise the member explaining the reasons for the delay and the expected date for a decision.

## **Internal Procedure – Stage Two**

If a member is dissatisfied with the Stage One decision or any action which may have followed it, he/she should write to the Secretary, Nortel Networks UK Pension Trust Limited, c/o Willis Towers Watson at the above address. This letter should include the information provided at Stage One, a copy of the decision, and reasons why he/she is dissatisfied with the decision or the action following it, and should state that he/she wishes the Trustee to reconsider the decision.

In keeping with the Pensions Regulator's guidance which permits a period of four months for reaching a decision, the Trustee will normally aim to reach a decision within four months of receiving the letter. The Secretary to the Trustee will write to the member no later than 15 working days from the reaching of the decision, informing the member of the Trustee's decision and explaining whether, and to what extent, the Trustee's decision confirms or replaces the Stage 1 decision. The decision will include references to any legislation or Plan Rule relied on and to the member's right to resort to external resolution (see below).

## **External Resolution**

If, despite going through the above internal procedure, the member remains dissatisfied, 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](mailto:enquiries@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/our-service/make-a-complaint/](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/)

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/](http://www.pensionsadvisoryservice.org.uk/).