

NortelPensionsUK

Nortel Networks UK Pension Plan (Plan)

Internal Disputes Resolution Procedure (IDRP) – May 2020

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).

The procedure is available to all members (including, where applicable, prospective members), whether deferred or pensioner members, and to their dependants. If you cease to be in any of the above categories you may still use the procedure so long as you apply 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 the Pensions Ombudsman has started an investigation into a complaint made or a dispute referred to him.

Preliminary Stage

If you have a problem relating to the Plan you should, at the earliest opportunity, discuss the matter with the Nortel Pensions Administration Team at Willis Towers Watson (at the above address, or by email to Nortel-trustee@willistowerswatson.com). If the matter cannot be resolved, you may invoke the formal Internal Disputes Resolution Procedure (IDRP).

Internal Disputes Resolution Procedure

To invoke the IDRP, an application should be made in writing to the Secretary, Nortel Networks UK Pension Trust Limited, c/o the Scheme Secretary at the above address or by email to Nortel-trustee@willistowerswatson.com. This letter should set out the nature of your disagreement with details of why you feel aggrieved and enclose where available, relevant documentation. You may nominate a representative to deal with the complaint on your behalf. The full Trustee board will then review your complaint, and if they require further information, will ask you to provide this.

In keeping with the Pensions Regulator's guidance, the Trustee will normally aim to reach a decision within four months of receiving the letter. The Trustee will write to you no later than 15 working days from the reaching of the decision on the matter. The decision will, where appropriate, include references to any legislation or Plan Rule relied on and to your right to resort to external resolution (see below).

External Resolution

If, despite having gone through the IDRP, you remain dissatisfied with the outcome, the Pensions Ombudsman is available to assist members with unresolved difficulties through their normal adjudication service. 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) being complained about happened – or, if later, within three years of when the member 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, E14 4PU. Tel: 0800 917 4487. Email: enquiries@pensions-ombudsman.org.uk Website: www.pensions-ombudsman.org.uk

A complaint form can also be submitted online: www.pensions-ombudsman.org.uk/our-service/make-a-complaint/.

The Pensions Ombudsman also provides an Early Resolution Service. This is a free service, separate from the Pensions Ombudsman's normal adjudication service set out in the External Resolution section below, which assists members and beneficiaries of pension schemes with disputes that they may have. Further information about the Pensions Ombudsman's Early Resolution Service is available on the internet at www.pensions-ombudsman.org.uk/our-service/make-a-complaint/.

For more general requests for information or guidance concerning your pension arrangements, you should contact the Pensions Advisory Service online: <https://www.pensionsadvisoryservice.org.uk/contacting-us/online-enquiry-form>

or at:
120 Holborn
London
EC1N 2TD