

This Is What You Should Do

This leaflet explains the way you can resolve any dispute or problem you have regarding your pension benefits.

From your first day of employment both your employer and the Pensions Office (your administering authority) make decisions under the Scheme rules that affect your Local Government Pension Scheme (LGPS) benefits. If you think a decision is incorrect or you are unhappy with it, then we have an Internal Disputes Resolution Procedure (IDRP) to resolve any problems. Please note, the IDRP will not apply to certain disputes, eg where a court or tribunal has started proceedings relating to the dispute or the Pensions Ombudsman Service is investigating the dispute.

The IDRP process has three steps to follow:

Step 1

At first, please contact the organisation that made the decision with which you are unhappy.

Decision Made by Your Employer

If the decision has been made by your employer, the letter notifying you of the decision will explain about the Internal Disputes Resolution Procedure, and set out contact details for your employer's adjudicator.

Before you start the formal procedure, you should contact your employer to express your concerns. It may be possible to resolve the issue immediately to your satisfaction.

If you still remain dissatisfied, you should write to your employer's adjudicator providing your name, National Insurance number, the decision with which you disagree, and the reason why you believe the decision to be incorrect. You should also include copies of any documentation which supports your case.

You must write to the adjudicator within six months of receiving notification from your employer of the decision with which you disagree. The adjudicator is required to consider all the details of your case before making a decision. He or she will write to you within two months of receiving your letter.

Decision Made by the Pensions Office

If the decision has been made by the Pensions Office, and you wish to dispute it, then please contact the Pensions Office. We may be able to explain the details of your case and resolve any misunderstanding or query at this stage.

If you are not satisfied with the explanation you receive, then you should write to the Fund's adjudicator, who is:-

Mr Yunus Gajra
Development Manager
West Yorkshire Pension Fund
P. O. Box 67
Bradford
BD1 1UP

You must write to Mr Gajra within six months of receiving our notification of the decision with which you disagree. You should provide your name, National Insurance number, the decision with which you disagree, and the reason why you believe the decision to be incorrect. You should also include copies of any documentation which supports your case.

Unhappy With Your Pension Rights?



Mr Gajra will consider all the details of your case before making his decision. He will write to you within two months of receiving your letter.

If you are unhappy with the adjudicator's decision, you can begin Step 2.

Step 2

Write to South Tyneside Council's Panel of Appointed Persons. An appointed person will consider your case and will let you know their decision. They will write to you within two months of receiving your letter.

You should address your letter to:-

Secretary to the Panel of Appointed Persons
Pensions Office
PO Box 212
South Shields
NE33 9ER

For members of Tyne and Wear Pension Fund, your case will be considered by South Tyneside Council's Panel of Appointed Persons.

If you are unhappy with the appointed person's decision, you can begin Step 3.

Step 3

Write to the Pensions Ombudsman. The Ombudsman is an independent person who settles disputes between pension scheme members and pension schemes.

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Telephone : 020 7630 2200

E-mail: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

Please note that the Pensions Ombudsman will not usually investigate a complaint until The Pensions Advisory Service (TPAS - formerly OPAS) has been consulted.

You will not pay any charges for following this procedure.

It is important that you follow these steps. If you miss any of the steps, it may delay your appeal.

The Pensions Advisory Service (TPAS)

At any time, you can contact The Pensions Advisory Service (TPAS) National Helpline for assistance at:

TPAS
11 Belgrave Road
London
SW1V 1RB

Telephone: 0300 123 1047 (local rate)

Website: www.pensionsadvisoryservice.org.uk

How to Contact Us

mypension Online Member Service

You can access your pension record online, securely change your personal details and raise a query with the Fund by registering for a **mypension** account.

Please register or login to use this service at:

<http://www.twpf.info/mypension>

When contacting the Pensions Office, you will need to provide three forms of identification before we can give you any personal details.

Pensions Helpline

Telephone - 0191 424 4141

We will not be able to provide information to anyone else on your behalf unless you are present during the call and authorise us to do so.

Office Hours

Monday to Friday 9 am to 4.30pm

Postal Address

Pensions Office
PO Box 212
South Shields
NE33 9ER

Full Address for recorded delivery

Pensions Office
Town hall and Civic Offices
Westoe Road
South Shields
NE33 2RL

Our information is available in other ways on request. Please let us know if we can help in any way.

Privacy Notices – How we use Your Personal Information

South Tyneside Council holds information for the Tyne and Wear Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact **the Pensions Helpline** on **0191 424 4141**, write to the Pensions Office,

PO Box 212, South Shields, NE33 9ER or view the website at

www.twpf.info/article/28815/Privacy-Notices