

# The Economist Group UK Pension Plan

## Guide to the internal dispute resolution procedure

If you have cause to complain about your treatment under the Economist Group UK Pension Plan (the plan) please initially raise it in writing to the plan administrator at Buck, PO Box 319, Mitcheldean GL14 9BF. Everything possible will be done to resolve the matter. If, however, your complaint cannot be resolved, you may be able to use the internal dispute resolution procedure which has been set up to deal with any disputes with the Trustee.

### Am I entitled to use the procedure?

You may use the procedure if you are:

- a member of the Plan, whether you are someone with deferred benefits held under the Plan, a pensioner, or a member only because you have a pension credit under the Plan following the enforcement of a pension sharing order; or
- the widow, widower, surviving registered civil partner or surviving dependant of a deceased member; or
- someone who on the death of a member is entitled to benefits from the Plan; or
- someone who was in such a category within the last six months; or
- someone who thinks they should be in one of the above categories.

### What disputes are covered by the procedure?

The Trustee is charged with the responsibility of running the Plan and your dispute must concern a matter for which it is responsible. You cannot use the procedure to resolve a dispute with your employer (even if the disagreement is about the Plan e.g. whether or not certain earnings are pensionable). Neither can you use the procedure in relation to a dispute where the resolution has already been started in a court or industrial tribunal or is being formally investigated by another Ombudsman.

### Who do I apply to?

You should address your application to the Trustee of the Plan c/o Secretary to the Trustee whose address is as follows:

Tim Pratt  
Buck  
20 Wood Street  
London EC2V 7AF

You will normally receive an acknowledgement of receipt of your application within five working days.

### How do I use the procedure?

Your application must be put in writing to the Trustee of the Plan and must include certain information. A form (**Application to Trustee**) is attached but if you wish to give these details in some other form you may do so. The information required is set out in the following paragraphs.

If you are a member (i.e. a deferred, pensioner or pension credit member) you must give your full name, address, date of birth and your national insurance number. You must also provide details of the dispute and why you are aggrieved.

If you are the widow, widower, surviving registered civil partner or surviving dependant of a deceased member you must give your full name, address and date of birth together with the

deceased member's full name, address, date of birth and national insurance number and details of your relationship to the deceased member. Again, you must provide details of the dispute and why you are aggrieved.

If you are a person who on the death of a member is entitled to benefits under the plan you must give the same details as above in relation to yourself and the member of the plan.

### **Can I nominate a representative to apply on my behalf?**

If you prefer you can choose someone such as a friend, relative, trade union representative or lawyer to make, or continue your application, on your behalf. A letter of authorisation for the representative to act should be signed by you and forwarded with your application.

Where an application is being made on your behalf your representative must give all the information as before; ensuring details relate to your category of member as explained above plus the representative's own full name and address and state whether their address is to be used for sending correspondence / documents about your dispute.

*Your application must be signed by you or on your behalf before it is submitted.*

It is essential that your application is properly completed - an incomplete application will be returned.

### **Can anyone else help?**

MoneyHelper is a free service provided by the Money and Pensions Service and is available to assist members and beneficiaries by providing pension information and guidance.

Website: [www.moneyhelper.org.uk/en/pensions-and-retirement](http://www.moneyhelper.org.uk/en/pensions-and-retirement)  
Webchat: [www.moneyhelper.org.uk/PensionsChat/](http://www.moneyhelper.org.uk/PensionsChat/)  
E-mail: [pensions.enquiries@moneyhelper.org.uk](mailto:pensions.enquiries@moneyhelper.org.uk)  
Telephone: 0800 011 3797  
Address: MoneyHelper Pensions Guidance  
Money and Pensions Service  
120 Holborn  
London EC1N 2TD

If you need help raising your concerns, including making a complaint under this procedure, or just to discuss a potential complaint, you can use The Pensions Ombudsman's helpline service. Where the problem is complex you may be directed to the Early Resolution Team who can go into more detail. Using this service will not affect your right to apply to the Ombudsman for formal adjudication if you later choose to do so after you have been through the internal dispute resolution procedure.

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)  
E-mail: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Telephone: 0800 917 4487  
Online complaint form: [www.pensions-ombudsman.org.uk/making-complaint](http://www.pensions-ombudsman.org.uk/making-complaint)  
Address: The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf E14 4PU

### **How will I be notified of a decision?**

The Secretary to the Trustee will usually inform you of the Trustee's decision in writing within four months of receiving your written application. If a decision cannot be reached within four months

you will be told, as soon as reasonably practical, the reasons for the delay and when you can expect the decision.

### **What will the decision say?**

The Secretary to the Trustee will give the Trustee's decision in writing. They will also refer to any legislation, and any provisions in the Plan Rules, which the Trustee relied upon in reaching its decision; and tell you what you can do if you are still not satisfied. The decision will be sent to you at the address given on your application, and also to the person (if any) acting on your behalf.

### **Can I appeal against the Trustee's decision?**

At the end of this procedure, if you are not satisfied with the decision reached by the Trustee, you can formally refer your dispute to The Pensions Ombudsman for adjudication free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law, in relation to a pension scheme, made or referred in accordance with the Pensions Act 1995.

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 using the details set out above.

### **What if I die before my dispute is resolved or I become incapable of acting for myself?**

If you die before your dispute is resolved your legal personal representative can continue with your application.

If you become incapable of acting for yourself, or are a minor, your application may be made or continued by a suitable person (e.g. a member of your family).

### **Data protection**

The Trustee holds personal information about members and beneficiaries under the plan (personal data) and is regarded as a Data Controller for data protection purposes. The Trustee will use the personal data for the purposes of administering the plan efficiently and for the purposes of calculation and settlement of benefits as and when due and to determine contribution levels. The trustee is required to look after personal data in accordance with legal requirements. This means that it is responsible for deciding what personal data needs to be processed and the way in which that information is processed.

Whether or not you use the attached form to make your complaint, it is very likely that the information you provide in connection with your complaint will amount to "personal data" for the purposes of data protection law. In some cases, the information provided may be "sensitive" (or "special categories") data – for instance if it relates to your state of health.

In processing personal data, the Trustee may need to pass personal information about members and beneficiaries, to the Plan's administrators, actuaries, auditors, legal advisers, insurers and such third parties as may be necessary for the purposes of the Plan. Full details of the types of personal data that are held, how the information is used and who it is shared with are set out in the privacy notice. The privacy notice also sets out the rights of those whose personal data is held, and who to contact to exercise those rights, make a complaint, or generally raise any questions. A copy of the current privacy notice is available from the Trustee.

January 2023

## The Economist Group UK Pension Plan – Internal dispute resolution procedure

### Application to the Trustee

This form is intended for use by anyone wishing to use the Plan's internal dispute resolution procedure. Please complete fully and send it to the Trustee of the Economist Group UK Pension Plan c/o The Secretary to the Trustees, Tim Pratt, Buck, 20 Wood Street, London EC2V 7AF.

**Please give the following details in respect of the person whose membership or potential membership of the plan has given rise to the application:**

Full name of employee:		
Address:		
Date of birth:		
National insurance number:		
Period of relevant employment:	From:	To:
Membership of plan:	From:	To:

**If the application is from a widow, widower, surviving registered civil partner or surviving dependant of the above person, please give the following details:**

Full name of applicant:		
Address:		
Date of birth:		
Relationship to member:		

**If the application is from someone who on the death of the above person is entitled to benefits from the plan, please give the following details:**

Full name of applicant:		
Address:		
Date of birth:		
Relationship to member:		

**If a representative is to act on behalf of the person with the dispute please give the following details:**

Full name of representative:		
Address:		
Is correspondence to be sent to this address? (If no, correspondence will be sent to the applicant)	Yes	No
Relationship to applicant:		

**Please give full details of the dispute.**

(An explanation should also be given as to when and how the problem came to light, who has been asked to put it right and what answers were given and what loss if any has been suffered.)


**Please enclose copies of any relevant papers which may help in understanding and resolving the problem. Any items that are enclosed should be listed here.**


**Signature of applicant:**

**Date:**

**Signature of representative (if any):**

**Date:**

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## Summary of the Internal Dispute Resolution Procedure (IDRP)

