

Cronfa Bensiynau Clwyd
Clwyd Pension Fund

Welthdrefn Ddatrys Anghydfod Mewnol

Canllaw i'r



A Guide to the

Internal Dispute Resolution Procedure

Cronfa Bensiynau Clwyd
Clwyd Pension Fund

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Introduction

The following guide will take you through the Local Government Pension Scheme (LGPS) appeals procedure which is also known as the Internal Dispute Resolution Procedure (IDRP).

We value you as a member and are committed to providing you with a high quality service. That is why we are always keen to receive feedback from you about our service – even if that feedback takes the form of a disagreement.

We believe it is through understanding where and how we have gone wrong that we can make the necessary changes to improve the service for all. If you wish to use the formal IDRP you will need to complete an application form which is in the middle of this guide.

Cynnwys

Cyflwyniad

Bydd y canllaw canlynol yn eich tywys drwy weithdrefn apeliadau'r Cynllun Pensiwn Llywodraeth Leol sydd hefyd yn cael ei alw'n Weithdrefn Ddatrys Anghyftod Mewnol (y Weithdrefn).

Rydym yn eich gwerthfawrogi fel aelod ac wedi ymrwymo i ddarparu gwasanaeth o ansawdd uchel i chi. Dyna pam ein bod bob amser yn awyddus i gael adborth gennyf chi am ein gwasanaeth - hyd yn oed os yw'r adborth hwnnw ar ffurf anghytundeb.

Credwn mai drwy ddeall pryd a sut rydym wedi gwneud rhywbeth o'i le y gallwn wneud y newidiadau sydd eu hangen i wella'r gwasanaeth i bawb. Os ydych yn dymuno defnyddio'r Weithdrefn bydd angen i chi lenwi ffurflen gais sydd ar gael yng nghanol y canllaw hwn.

Fodd bynnag, efallai y byddwch yn dymuno cysylltu â'n swyddfa yn y lle cyntaf gan ei bod yn bosibl y gallwn unioni pethau'n anffurfiol.

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Cronfa Bensiynau Clwyd, Neuadd y Sir, yr Wyddgrug, Sir y Fflint, CH7 6NA
Ar bapur i:

Ffoniwch yn gyntaf i wneud apwyntiad

Ewch i'n swyddfeidd yn personol
Cyngor Sir y Fflint, Neuadd y Sir, yr Wyddgrug, Sir y Fflint, CH7 6NA.

Byddwn yn cysylltu â chi o fewn 5 ddiwrnod gwaith

E-bostiwch: pensions@flintshire.gov.uk

Ffoniwch y rhif uchod a bydd aelod o'r tîm pensiynau yn delio â'ch
anghytundeb mewn modd cyfeillgar a chymwynasgar.

Dros y ffôn 01352 702872

Fyrd o Gysylltu â Chronfa Bensiynau Clwyd

Ni chewch apelio dim ond am nad ydych yn fodlon â phenderfyniad.
Rhaid i chi nodi'n glir pam eich bod yn teimlo eich bod yn cwrdd â'r
meini prawf rheoleiddio neu y dylid ystyried tystiolaeth newydd.

Scenarios lle na ddylech ddernyddio'r Weithdrefn

Gellir egluro'r ddau senario a'u cywiro'n rhydd drwy gysylltu â'r
penderfynwr dros y ffôn neu'n ysgrifenedig. Mae nifer o broblemau'n cael
eu datrys fel hyn, felly cofiwch hyn gan y gallai arbed amser i chi.

Yn aml, gellir datrys problemau yn sydyn drwy gysylltu'n uniongyrchol â'r
penderfynwr. Os mai eich cyflogwr yw hwn neu Cronfa Bensiynau Clwyd,
efallai bod y penderfyniad wedi esblygu wedi i wybodaeth anghywir gael ei
defnyddio neu o gamddeailltwriaeth cychwynnol.

Rwy'n dymuno gwneud apel, beth ddylwn i ei wneud?

I wish to make an appeal, what should I do?

Often a problem can be resolved quickly by contacting the decision maker directly. Whether this is your employer or the Clwyd Pension Fund, the decision may have evolved from incorrect information being used or an initial misunderstanding.

Both scenarios can possibly be explained and easily amended by contacting the decision maker by telephone or in writing. Many problems are resolved this way, so please bare this in mind as it may save you time.

Scenarios whereby you should not use the IDR

You cannot appeal just because you are unhappy with a decision. You must clearly state why you feel that you meet the regulatory criteria or that new evidence should be considered.

Ways to Contact the Clwyd Pension Fund

By telephone 01352 702872

Ring the above number and your disagreement will be dealt with by a member of the pensions team in a friendly and helpful manner.

Email to pensions@flintshire.gov.uk

We will be in touch within 5 working days

Visit our offices in person

Flintshire County Council, County Hall, Mold, Flintshire, CH7 6NA .

Please ring first to make an appointment.

In Writing to

Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA.

We will be in touch within 5 working days

What is IDRP?

If an agreement cannot be made between the applicant and the decision maker, within the LGPS Regulations 2013, Regulations 72 to 79 detail the formal dispute procedure known as the Internal Dispute Resolution Procedure.

The process is split into two stages, if you are unhappy with a decision following Stage 1, or a decision has not been made in reasonable time under the dispute rules, you have the right to have it looked at afresh.

Whether your appeal is at Stage 1 or 2, the IDRP form should be completed, clearly noting at which stage your appeal is at, and sent to the below individual who shall pass your information on:

**Helen Burnham, Pensions Administration Manager,
Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA**
or via email to: pensions@flintshire.gov.uk

What power does the nominated person's decision carry?

The nominated persons decision is final and binding on the employer or administering authority, unless you refer the decision of the nominated person to the administering authority for determination under a Stage 2 appeal.

The only exemption to this is a decision of your employer or administering authority, where the matter concerns the discretion of either the employer or administration authority. In these cases, if the nominated person does not uphold the decision, the matter must be referred back to the body which made the decision for reconsideration.

Please note: Where that decision maker is a past employer that is no longer a Scheme employer, appeals should be directed to the Clwyd Pension Fund.

Nodwch: Lle mae'r penderfynwr hwnnw yn gyn-weithiwr nad yw bellach yn gyflogwr ar y Cynllun, dylid cyfeirio apeliadau at Gronfa Bensiynau Clwyd.

Yr unig eithriad yw penderfyniad eich cyflogwr neu awdurdod gweinyddu, lle mae'r mater yn ymwneud â disgresiwn naill arall ar gyflogwr neu'r awdurdod gweinyddu. Yn yr achosion hyn, os nad yw'r person a enwebwyd yn cadarnhau'r penderfyniad, rhaid cyfeirio'r mater yn ôl at y corff a wnaeth y penderfyniad i'w ailystyried.

Mae penderfyniad yr unigolion a enwebir yn derynol ac yn rhwymol ar y cyflogwr neu'r awdurdod gweinyddu, oni bai eich bod yn cyfeirio penderfyniad y person a enwebir i'r awdurdod gweinyddu i'w bennu dan apel Cam 2.

Pa rym sydd gan benderfyniad y person a enwebwyd?

**Helen Burnham, Rheolwr Gweinyddu Pensiynau,
Gronfa Bensiynau Clwyd, Neuadd y Sir, yr Wyddgrug, Sir y Fflint,
CH7 6NA**
neu drwy e-bost i: pensions@flintshire.gov.uk

Os yw eich apel ar Gam 1 neu 2, dylid llenwi ffurflen y Weithdrefn, gan nodi'n glir ar ba gam y mae eich apel, a'u hanfon at yr unigolyn isod a fydd yn anfon eich gwybodaeth ymlaen:

Rhenrir y broses yn ddaugam, os nad ydych yn fodlon â phenderfyniad yn dilyn Cam 1, neu nad yw penderfyniad wedi ei wneud mewn da bryd dan y rheolau anghydfod, mae hawl gennych i ofyn iddo gael ei ailystyried o'r cychwyn.

Anghydfod Mewnol.
Manylion y weithdrefn anghydfod a elwir yn Weithdrefn Ddatrys fewn Rheoliadau'r CPLIL 2013, mae Rheoliadau 72 i 79 yn rhoi Os na ellir dod i gytundeb rhwng yr ymgeisydd a'r penderfynwr, o

Beth yw'r Weithdrefn?

Os nad yw eich apel yn perthyn i unrhyw un o'r meini prawf uchod, yn atffodus ni fydd hawl gennyfch i apelio drwy'r Weithdrefn.

Beth NA ellir ei apelio?

Cynllun:
 sy'n ymwneud â hawliau neu rwyngedigaethau'r person dan y person benderfynnu ar unrhyw gwestiwn ynghylch unrhyw fater arall
 - Pob benderfyniad dan Reol 72(4) "Rhaid i gyflogwr Cynllun y
 - Hawl i ryddhau buddion pensiwn yn fuan, A
 - Hawl i fudd-dal ar ôl terynu aelodaeth
 - Cyfradd cyfraniadau'r gweithiwr
 - Cyflog pensiynadwy neu Gyflog terynu
 - Cymhwysedd i fod yn aelod
Penderfyniadau'r Gyflogwr yn y lle Cynat

gan yr aelod iddynt dan y rheoliadau.
 - Symiau unrhyw fudd-dal, neu ad-dalu cyfraniadau, y mae hawl ychwanegol.
 - Cyfrif cyfnodau ychwanegol fel aelodaeth neu gredydu pensiwn
 - Gwasanaeth/ cyflogaeth flaenorol y person.
Penderfyniadau'r Awdurdod Gweinyddu

reoliadau'r CPLL.
 rydych yn ansicr ohono a chael manylion am eich hawl i apelio dan manylion cyswilt yn cael eu darparu fel y gallwch gwestiynu unrhyw beth wybodaeth gywir. Pan ydych yn cael eich hysbysu o benderfyniad, bydd cynghori i wirio gyda'r benderfynwr ei fod yn seiliedig yn y lle cynat ar y Os ydych yn cael eich hysbysu am benderfyniad, rydych yn cael eich gyfer Cronfa Bensiynau Clwyd.
 awdurdod gweinyddu. Cyngor Sir y Fflint yw'r awdurdod gweinyddu ar eich cyflogwr neu eich cyn-gyflogwr, ac mae rha'n cael eu gwneud gan yr ynghylch eich aelodaeth. Mae rha'i benderfyniadau'n cael eu gwneud gan Pan ydych yn dod yn aelod o'r CPLL, gwneir amryw o benderfyniadau

Beth ellir ei apelio?

What can be appealed?

When you become a member of the LGPS multiple decisions are made in respect of your membership. Some decisions are made by your employer or former employer, whilst some are made by the administration authority. Flintshire County Council is the administration authority for the Clwyd Pension Fund.

It is advised that if you are notified of a decision, that you should check with the decision maker that it has firstly been based on the correct information. When notified of a decision, contact details will be provided so you can query any uncertainties and be provided with details of the rights of appeal under the LGPS regulations.

Administration Authority Decisions

- The person's previous service/employment.
- Counting additional periods as membership or crediting additional pension.
- The amount of any benefit, or return of contributions, the member becomes entitled to under the regulations.

Employer's First Instance Decisions

- Eligibility for membership
- Pensionable pay or Final pay
- Employee's contribution rate
- Entitlement to benefit on termination of membership
- Entitlement to early release of pension benefits, AND
- All decisions under Regulation 72(4) "A person's Scheme employer must decide any question concerning any other matter relating to the person's rights or liabilities under the Scheme."

What CANNOT be appealed?

If your appeal does not fall under any of the above criteria, unfortunately you will not be entitled to appeal under the IDR.

Who can submit details of a disagreement?

A disagreement can be submitted by a current or previous member or alternatively by :(i) widows, (ii) widowers, (iii) surviving civil partners, (iv) surviving cohabiting partners, (v) dependants of a deceased member, (vi) prospective members, (vii) former members

Can someone make a complaint on my behalf?

You can ask someone to take your complaint forward on your behalf. This could be, for instance, a trade union official, welfare officer, spouse, partner or friend and you will need to give the person you have chosen written authority to act on your behalf.

If the IDRP applicant dies, is/becomes incapable of acting for themselves, or is a minor, the application can be continued on behalf of the applicant by a personal representative, family member, or some other person suitable to be the representative.

Delay or a non-decision based complaints

If you wish to appeal about a delay or a non-decision based complaint, you should first contact the relevant party (employer or administration authority). If it is decided that there has been an issue with maladministration, the employer or administration authority have the power to award any compensation for any loss you have suffered. Here, you can take your complaint to The Pensions Ombudsman (TPO) who does have the power to award compensation in such cases.

Discretionary powers

If a decision has been made using a discretionary power and you are disputing that decision, your complaint would follow the standard two stage IDRP process. In such cases, the role of the person deciding the disagreement is not to overturn the initial decision but to ensure that the discretion has been exercised reasonably, and in cases where this is found not to be the case, to determine that the matter should be reconsidered in a proper manner.

Os gwaedd penderfyniad gan ddefnyddio grym dewisol a'ch bod yn cwstyngtu'r penderfyniad hwnnw, byddai eich cwyn yn dilyn proses ddau gam y Weithdrefn. Mewn achosion o'r fath, nid swyddogaeth y person sy'n penderfynnu ar yr anghytundeb yw gwyrddorol penderfyniad cychwynnol ond sicrhau fod disgrisiwn wedi ei arfer yn rhesyml, ac mewn achosion lle nad yw hyn wedi digwydd, penderfynnu y dyllid ailystyried y mater mewn modd priodol.

Grymdeidd dewisol

Os ydych yn dymuno apelio am oedi neu wneud cwyn nad yw'n ymwneud â phenderfyniad, dylech gysylltu â'r parti perthnasol (cyflogwr neu awdurdod gweinyddu) yn y lle cyntaf. Os penderfynir fod mater wedi byd ynghych camweinyddu, mae gan y cyflogwr neu awdurdod gweinyddu'r grym i ddyfarnu unrhwy iawndal am unrhyw golled rydych wedi ei ddoddef. Yma, gallwch fynd â'ch cwyn at yr Ombudsman Pensiynau sydd â'r grym i ddyfarnu iawndal mewn achosion o'r fath.

phenderfyniad

Cwytion am oedi neu rai nad ydynt yn ymwneud â

Os yw'r ymgeisydd dan y Weithdrefn yn marw, yn/od yn analluog i weithredu tros eu hunain, neu'n berson dan oed, gall cynrychiolydd personol, aelod o'r teulu, neu berson arall sy'n addas i fod yn gynrychiolydd fwrw ymlaen â'r cais ar ran yr ymgeisydd.

Gallwch ofyn i rywun gyflwyno eich cwyn ar eich rhan. Gallai hyn, er enghraifft, fod yn swyddog undeb llafur, swyddog lles, priod, partner neu ffrind a bydd angen i chi roi awdurdod i'r person rydych wedi dewis i weithredu ar eich rhan.

All rhywun wneud cwyn ar fy rhan?

Gall aelod presennol neu gyn-aelod gyflwyno manylion am anghytundeb neu fel arall wedd (ii) gw'r gwedd (iii) anglytundeb neu fel arall wedd (ii) gw'r gwedd (iii) partneriaid sy'n goroesi, (iv) partner sy'n cyd-fyw sydd wedi goroesi, (v) dibynnyddion aelod ymadawedig, (vi) darpar aelodau, (vii) cyn-aelodau

Pwy all gyflwyno manylion am anghytundeb?

Gallwch ddefnyddio'r Weithdrefn i apelio yn erbyn yr awdurdod gweinyddu os ydych yn anghytuno â'r buddion penswn ar sail afiechyd a ddyfarnwyd.

Penderfyniad yr Awdurdod Gweinyddu

Os nad ydych yn fodlon fod yr holl dystioaeth feddygol wedi ei hystyried yn llawn gan yr IRMP cyn y rhodddwyd eu barn derynol, dylech starad â'ch cyflogwr ynghylch dewisadau eraill cyn ystyried y Weithdrefn. Yn yr un modd, os ydych wedi eich diswyddo o'ch gwaith a bod penderfyniad wedi ei wneud i beidio dyfarnu budd afiechyd i chi, a'ch bod yn anghytuno â hynny, gallwch apelio yn ei erbyn drwy'r weithdrefn.

Nid oes hawl gennych i apelio i'r Gronfa dan y Weithdrefn yn erbyn penderfyniad eich cyflogwr i beidio â thertfynu eich cyflogaeth ar sail afiechyd; yn hytrach rhaid i chi apelio yn uniongyrchol i'ch cyflogwr gan mai mater cyflogaeth yw hwn.

Penderfyniad y cyflogwr

Nid mater i'ch meddyg teulu neu ymgynghorwr chi yw penderfynu a ydych yn gymwys am fuddion ar sail afiechyd, serch hynny, gellir defnyddio tystioaeth feddygol ganddynt i gyorthwyo gyda barn yr IRMP. Weithdrefn.

Os yw eich cwyn yn ymwneud ag ymdddeol ar sail afiechyd, dylech nodi'n glir beth yn union rydych yn apelio yn ei erbyn cyn dechrau proses y

Gwybodaeth am Ymdddeol ar sail Afiechyd

Information regarding Ill Health Retirements

If your complaint is regarding an ill health retirement, you should be clear what exactly you are appealing against before starting the IDR process.

It is not your own GP or consultants decision as to whether you qualify for ill-health benefits, however, medical evidence from them can be used to assist the IRMP with their opinion.

Employers decision

You do not have the right of appeal to the Fund under IDR against your employer's decision not to terminate your employment through ill-health grounds; instead you must appeal directly to your employer as this is an employment issue.

Similarly, if you have been dismissed from employment and a decision has been made not to award you an ill-health benefit which you disagree with, you may appeal against it through the IDR.

If you are not happy that all relevant medical evidence was fully considered by the IRMP before their final opinion was given, you should speak to your employer about other options before considering IDR.

Administration authority decision

You can use IDR to appeal against the administration authority if you disagree with the ill health pension benefits awarded.

Mae ffurflen y weithdrefn ar gael yng nghanol y canllaw hwn a dylid ei llenwi er mwyn egluro ynghylch beth rydych yn anhapus neu'n anffodlon amdano neu wedi eich tramgwlyddo. Ar ffurflen y Weithdrefn, ticwch "Cam 1" a hefyd cynnwys copi o unrhyw hysbysiad ysgrifenedig rydych wedi ei dderbyn ynghylch yr anghytnundeb sydd gennych.

Rhaid i chi gyflwyno eich ffurflen Cam 1 o **fevn chwe mis** i:

- derbyn yr hysbysiad ysgrifenedig rydych yn anghytnuno ag o, neu
- gweithred neu anweithred a achosodd yr anghytnundeb er bod gan y person a dynodwyd y disgrisiwn i ganiatáu rhagor o amser.

Dylid atfon eich ffurflen Cam 1 at:
Cronfa Bensiynau Clwyd, Neuadd y Sir, yr Wyddgrug, Sir y Fflint, CH7 6NA
Y person enwebedig isod a benodwyd gan Gyngor Sir y Fflint sy'n ymdrin â Cham 1

Beth fydd yn digwydd nesaf?
Bydd y person enwebedig yn edrych ar ffeithiau'r achos ynghyd â rheolau'r cyllun ac unrhyw ddeddfwriaeth arall y mae angen iddo gyfeirio atynt. Etfallai y bydd hefyd angen iddo eich holi chi neu eich cyflogwr ar ragor o fanylion i'w helpu i ddeall eich cais. Dylai'r person enwebedig ymateb i chi yn ysgrifenedig o fewn **2 fis** o dderbyn y cais. Bydd hyn er mwyn naill ai, rhoi ei benderfyniad i chi neu egluro'r rhesymau dros unrhyw oedi a chadarnhau pryd y byddwch yn cael y benderfyniad.

Cewch fynd â'ch cais ymlaen i Gam 2 os:

- Yw'r person penodedig wedi methu â rhoi naill ai benderfyniad, neu lythy'r ag esboniad o fewn **tri mis** o wneud y cais,
- nad ydych wedi cael benderfyniad gan y person dynodedig Cam 1 o fewn un mis o ddyddiad y dywedodd y byddech yn ei gael, neu
- ydych wedi cael benderfyniad gan y person dynodedig ond eich bod yn anffodlon ag o.

You can take your complaint further to Stage 2 if:

- The specified person has failed to issue either a decision, or a letter of explanation within **three months** of making the application,
- you have not had a decision from the Stage 1 specified person within **one month** of the date he said you would, or
- you have had a decision from the specified person but you are unhappy with it.

What happens next?
The nominated person will look at the facts of your case along with the scheme rules and any other legislation he needs to refer to. He may also need to ask you or your employer for more details to help him understand your application. The nominated person should reply to you in writing within **2 months** of receiving your application. This will be to either, give you his decision or to explain the reasons for any delay and confirm when you will have a decision.

Stage 1 is handled by the below nominated person that has been appointed by Flintshire County Council

Your Stage 1 form should be sent to:
Clwyd Pension Fund, County Hall, Mold, Flintshire CH7 6NA

Application to a Specified Person under Regulation 58 of the 2008 Administration Regulations

Stage 1

The IDRП form can be found in the middle of this guide and should be completed in order to explain what you are unhappy, aggrieved or dissatisfied about. **On the IDRП form please tick "Stage 1" and also include a copy of any written notification you have received with regards to the disagreement you have.**

Dylai'r person enwbedig dan Gam 2 ymateb i chi yn ysgrifenedig o fewn **seis wythnos** o dderbyn eich atgyfeiriad. Bydd hyn naill ai er mwyn: - rhoi ei benderfyniad i chi, a fydd yn cadarnhau neu'n diddymu benderfyniad y person dynodedig Cam 1, neu - egluro'r rhesymau dros unrhyw oedi a rhoi gwybod i chi pryd y byddwch yn cael benderfyniad.

Beth fydd yn digwydd nesaf? Bydd y person enwbedig Cam 2 a benodir yn ail-archwilio eich achos, gan unwaith eto adolygu rheolau'r cynllun a ffeithiau eich cyflogwr am ragor o fanylion i'w helpu i ddeall y mater.

Y person enwbedig isod a benodwyd gan Gyngor Sir y Flint
sy'n ymddrin â Cham 2

Dyllid anfon eich ffurflen Cam 2 at:
Cronfa Bensiynau Clwyd, Neuadd y Sir, yr Wyddgrug, Sir y Flint, CH7 6NA

Ar ffurflen y Weithdrefn, ticiwch "Cam 2" a hefyd cynnwys copi o unrhyw hysbysiad ysgrifenedig rydych wedi ei dderbyn ynghyd â chynnwys copi o'r hysbysiad ysgrifenedig cyntaf a dderbynioc chi ynghyd yr anghytundeb sydd gennych chi.

Mae'r ffurflen yn eich caniatáu i esbonio pam eich bod yn anfonion y data'r benderfyniad ac yn dymuno iddo gael ei ailystyried gan yr awdurdod gweinyddu.

Cais i Ailystyried dan Reoliad 60 Rheoliadau Gweinyddu 2008

Cam 2

Stage 2

Application for Reconsideration under Regulation 60 of the 2008 Administration Regulations

You must complete a further IDR form within **six months** of receiving the Stage 1 decision if you wish to proceed to Stage 2. The IDR form can be found in the middle of this booklet.

On the IDR form please tick "Stage 2" and also include a copy of any written notification you have received with regards to the disagreement you have, and including a copy of the Stage 1 decision and also a copy of the initial written notification you received with regards to the disagreement you have.

The form allows you to explain why you are dissatisfied with the decision and wish it to be reconsidered by the administering authority.

Your Stage 2 form should be sent to:
Clwyd Pension Fund, County Hall, Mold, Flintshire CH7 6NA

Stage 2 is handled by the below nominated person that has been appointed by Flintshire County Council

What happens next?

The Stage 2 appointed nominated person will re-examine your case, once again reviewing scheme rules and the facts of your case. He may also need to ask you or your employer for more details to help him understand the matter.

The Stage 2 nominated person should reply to you in writing within **two months** of receiving your referral. This will be to either:

- give you his decision, which will confirm or replace the Stage 1 specified person's decision, or
- to explain the reasons for any delay and inform you when you will have a decision.

Getting Outside Help from Other Bodies

The Pensions Advisory Service (TPAS)

TPAS offers a free service to all members of company pension schemes. They have local advisers who can help explain or get more information about your pension.

You can ask TPAS to help at any stage of the Internal Dispute Resolution Procedure – for example if a disagreement is taking too long to resolve, although in some cases they will refer your case to the Pensions Ombudsman.

Contact details

Visit: Your local Citizen's Advice Bureau
Post: TPAS, 11 Belgrave Road, London SW1V 1RB
Telephone No: 0845 601 2923
Website: www.pensionsadvisoryservice.org.uk

The Pensions Ombudsman

The Pensions Ombudsman can investigate any type of disagreement about your pension so long as it is **within 3 years** of the original disagreement being made. However, the Pensions Ombudsman is unlikely to become involved in any particular case until the Internal Dispute Resolution Procedure Stages 1 and 2 have been pursued.

The Pensions Ombudsman may however become involved during the Internal Dispute Resolution Procedure if you are complaining about the way the case is being handled. The Pensions Ombudsman's decision is final and binding. Matters where legal proceedings have already started cannot be investigated.

Contact details

Post: Pensions Ombudsman 11 Belgrave Road, London SW1V 1RB
Telephone No: 0207 630 2200
Website: www.pensions-ombudsman.org.uk

Y Gwasanaeth Cynghori Pensiynau (TPAS)

Mae TPAS yn darparu gwasanaeth am ddim i holl aelodau cynlluniau pensiwn cwmnïau. Mae ganddynt ymgynghorwyr lleol a all helpu egluro neu gael rhagor o wybodaeth am eich pensiwn.

Gallwch ofyn i TPAS helpu ar unrhyw gam o'r Weithdrefn Ddatrys Anghydfod Mewnol – er enghraifft os yw'n cymryd yn rhy hir i ddatrys anghydfod, er y byddant mewn rhai achosion yn cyfeirio i'ch achos i'r Ombudsman Pensiynau.

Manylion cysylltu

Ewch i: Eich gwasanaeth Cynghori ar Bopeth lleol
Post: TPAS, 11 Belgrave Road, London SW1V 1RB
Rhif Ffôn: 0845 601 2923
Gwefan: www.pensionsadvisoryservice.org.uk

Yr Ombudsman Pensiynau

Gall yr Ombudsman Pensiynau ymchwilio i unrhyw fath o anghydfod am eich pensiwn cyhyd â'i fod o fewn 3 blynedd i'r anghydfod gwreiddiol ddigwydd. Serch hynny, mae'r Ombudsman Pensiynau yn annhebyg o ymwneud ag unrhyw achos penodol nes eich bod wedi dilyn Camau 1 a 2 y Weithdrefn Ddatrys Anghydfod Mewnol.

Gall yr Ombudsman Pensiynau gymryd rhan serch hynny yn ystod y Weithdrefn Ddatrys Anghydfod Mewnol os ydych yn cwyno ynghylch y ffordd yr ymdrinnir â'r achos. Mae penderfyniad yr Ombudsman Pensiynau yn derfynol ac yn rhwymol. Ni ellir ymchwilio i faterion lle mae camau cyfreithiol eisoes wedi eu sefydlu.

Manylion cysylltu

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Rhif Ffôn: 0207 630 2200
Gwefan: www.pensions-ombudsman.org.uk