



Local Government Pension Scheme Notes on Internal Dispute Resolution Procedure (IDRP)

Please read the following notes carefully before completing the form.

Should you disagree with a decision made by your employer or Pension Fund in relation to your benefits from the Local Government Pension Scheme (LGPS), there is a two stage complaints process in place known as the Internal Dispute Resolution Procedure (IDRP).

You are able to make a complaint under the IDRP if you are:

- a **Prospective Member**, who is thinking of joining the scheme;
- an **Active Member**, who is currently contributing to the scheme;
- a **Deferred Member**, who has left the scheme, but your benefits remain in the Pension Fund; or
- a **Pension Member**, who is currently in receipt of a pension benefit from the Pension Fund.

When making your complaint, you are able to choose someone else to represent your case - a friend, relative, solicitor or union representative for example.

Stage 1: Formal Complaint

Whether your complaint is against your employer or your Pension Fund, you should complain in writing by completing a stage 1 application form within **6 months** of the problem arising. The facts of your case will be examined along with the scheme regulations, and any other legislation which is relevant.

Please complete a stage 1 application form and return to either:

- Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA; or
- pensions@flintshire.gov.uk

You should receive a written reply within **2 months** of us receiving your appeal. Confirmation of the decision will be confirmed to you in writing, or alternatively, reasons will be given for the delay in providing the outcome.

Stage 2: Further Appeal

If you are unhappy with the Stage 1 decision, you have **6 months** to appeal to a Stage 2 Adjudicator appointed by the Pension Fund. You must make your Stage 2 appeal in writing, which should be accompanied by the Stage 1 decision.

You can also go straight to Stage 2 if:

- You have gone through Stage 1 and haven't had a reply within **3 months** of making your appeal; or
- You have gone through Stage 1 and haven't received a decision within **a month** of the date you were told you would receive it.

The Stage 2 Adjudicator should reply to you within **2 months** of receiving your complaint.

For all Stage 2 appeals please complete a stage 2 application form and return to either:

- Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA; or
- pensions@flintshire.gov.uk

MoneyHelper

MoneyHelper is available at any time to assist you in resolving your complaint.

You can either get in touch with a local MoneyHelper adviser through your Citizens Advice Bureau, or alternatively you can contact their central office:

Tel: **0800 011 3797**

Website: <https://www.moneyhelper.org.uk/en>

The Pensions Ombudsman (TPO)

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme. Pension schemes and members must normally go along with the Ombudsman's decision unless it is overturned by a court. The Pension Ombudsman's office will normally have expected you to have:

- Been given first and second stage IDRPs by the LGPS; and
- Asked for help from MoneyHelper

Please note that you must refer your complaint to the Ombudsman within **3 years** of the event about which you are complaining, or within **3 years** of when you first became aware of the problem.

The Pensions Ombudsman also has an Early Resolution Service (ERS) where they are able to informally try to help you resolve any complaint you may have.

The Pensions Ombudsman's contact details are:

Tel: **0800 917 4487**

Website: www.pensions-ombudsman.org.uk

The Pensions Regulator (TPR)

The Pensions Regulator is a pensions watchdog which makes sure schemes are run properly and protects members against fraud. Anyone who is worried about a scheme can report them to The Pensions Regulator.

The Regulator's contact details are:

Tel: **0345 6000 707**

Website: www.thepensionsregulator.gov.uk/en



Local Government Pension Scheme Stage 1 Form - Internal Dispute Resolution Procedure (IDRP)

Stage 1 Application (to be completed by the Member or Personal Representative)

Member's Details:

Full Name:					
NI Number:		Date of Birth:			
Address:					
		Post Code:			
Email Address:		Telephone No:			
Employer:		Payroll Reference No:			
Language Preference: I wish to receive ALL future correspondence in (Please ✓ the appropriate box to indicate your election):					
Welsh	<input type="checkbox"/>	English	<input type="checkbox"/>	Bilingual	<input type="checkbox"/>
Communications Preference: I wish to receive ALL future correspondence in (Please ✓ the appropriate box to indicate your election):					
Electronic *Please make sure you have registered to use Member Self-Service to receive correspondence electronically: https://mss.clwydpensionfund.org.uk/home/login/		<input type="checkbox"/>	Paper	<input type="checkbox"/>	

Complete below if you are representing the Member:

Full Name:			
Relationship to Member:			
Address for Correspondence:			
	Post Code:		

Statement of Application:

Please give a statement of the nature of the disagreement with sufficient details to show why you are aggrieved. If necessary, continue details on an additional page and attach to the application form together with any supporting documents.

Declaration:

Member's signature:		Date:	
Signature of Representative: (if applicable)		Date:	

This completed form should be returned to the Clwyd Pension Fund by one of the following methods:

 Upload the forms via MSS 'Document Upload'

 pensions@flintshire.gov.uk

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