
INTERNAL DISPUTES RESOLUTION PROCEDURE

The Trustee of the Rolls-Royce Retirement Savings Trust is required to ensure that arrangements exist for the disagreements between themselves and beneficiaries (or potential beneficiaries) of the Trust to be resolved. This note outlines the procedure that will be followed when dealing with such disagreements.

Complaints covered by this procedure

Complaints can be accepted under this procedure from:

- any current Trust member, deferred pensioner or current pensioner;
- any employee who is a prospective Trust member;
- a deceased member's widow or widower, civil partner or other dependant of the deceased or *person entitled to benefits as a result of a member's death*;
- any person claiming to be, or entitled to become, one of the above;
- any person who ceased to be in one of the above categories within the six months before the date of the complaint.

A complaint may be made on behalf of one of the above by a nominated representative. If a complainant is incapable of acting for themselves, the application may be made or continued on their behalf by a member of their family or other suitable representative. *A complaint may also be made or continued by the personal representative if the complainant has died.*

N.B. This procedure does not cover complaints in respect of former members who transferred their benefits from the Trust more than six months prior to the date of application. Disputes already the subject of court or tribunal proceedings or being investigated by the Pensions Ombudsman or becoming so after an application has been made, are also not covered by this procedure.

Dispute Procedure

1. All complainants must provide a signed application containing particulars of the dispute and the following information:
 - (a) their name, address, date of birth and National Insurance number;
 - (b) if the complainant is the widow, widower, civil partner or dependant of a deceased member or *other person claiming an entitlement after the member's death*, the name, date of birth and National Insurance number of the member and their relationship;
 - (c) if the complaint is to be dealt with by a representative, their name and address;
 - (d) details of the nature of the complaint (copies of any relevant documentation relating to the complaint should accompany the application).
2. The complaint should be addressed to the Secretary to the Trustee of the Rolls-Royce Retirement Savings Trust, Rolls-Royce plc, Pensions A-90, P O Box 30, Derby, DE24 8BJ who the Trustee has nominated to investigate complaints.

3. The Secretary will respond to the complaint within two months with either a decision or an explanation of the delay and an expected date of issuing a decision. The Secretary will also, as soon as reasonably practicable, provide the claimant with details of the early resolution service at the Pensions Ombudsman (TPO), email: helpline@pensions-ombudsman.org.uk or telephone: 0800 917 4487 and details of the Money and Pensions Service (MaPS), contact@maps.org.uk or telephone: 01159 659570. The Secretary may request further information from the complainant, as and when appropriate.
4. When responding with a decision, the response will include:
 - (a) a statement of the decision;
 - (b) a reference to any legislation relied upon;
 - (c) a reference to any part of The Trust Deed and Rules of the Rolls-Royce Retirement Savings Trust relied upon, especially where a discretion has been exercised;
 - (d) a reference to the complainant's right to refer the dispute for reconsideration by the Trustee within six months from the notice of decision.
5. If the complainant is dissatisfied with the initial decision they may refer the dispute to the Trustee of the Rolls-Royce Retirement Savings Trust for reconsideration. All applications must be made within six months of the response from the Secretary and sent via the Secretary to the Trustee of the Rolls-Royce Retirement Savings Trust, Rolls-Royce plc, Pensions A-90, P O Box 30, Derby, DE24 8BJ, enclosing an explanation of why the complainant disagrees with the original decision. The Trustee may also request copies of the original complaint and original decision.
6. The complaint will then be considered by the Trustee and their decision will normally be communicated within two months from receipt of the application referring the dispute to the Trustee. If this time limit is not met, the Trustee will send an interim reply giving reasons for the delay and the expected date of issuing a decision.
7. The information contained in the response will include:
 - (a) a statement of the decision and whether and, if so, to what extent, it confirms or replaces the initial decision;
 - (b) confirmation that the Trustee had all the relevant information available to them prior to the decision;
 - (c) a reference to any legislation relied upon;
 - (d) a reference to any part of the Trust Deed and Rules of the Rolls-Royce Retirement Savings Trust relied upon, especially where a discretion has been exercised;
 - (e) notify the complainant within 21 days of the decision being made;
 - (f) a statement that if the complainant is dissatisfied with the decision of the Trustee, they can pursue this with the Pensions Ombudsman (TPO), whose address is 10 South Colonnade, Canary Wharf, London, E14 4PU email: enquiries@pensions-ombudsman.org.uk or telephone: 0800 917 4487; The Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to occupational pension schemes.
8. This procedure will be reviewed annually as part of the Trustee's annual governance review.