

Internal Disputes Resolution Procedure

Approved at RRUKPF Board Meeting 14 March 2024

The Trustee Directors of The Rolls-Royce UK Pension Fund are required to ensure that arrangements exist for the disagreements between themselves and beneficiaries (or potential beneficiaries) of the Fund 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 Fund member, deferred pensioner or current pensioner
- any employee who is a prospective Fund 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 Fund 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 – For Members

1. All complainants must provide a written 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 below, who the Trustee has nominated to investigate complaints:

The Secretary to the Trustee of The Rolls-Royce UK Pension Fund

Rolls-Royce plc
Pensions (A-90)
PO Box 31
Derby
England
DE24 8BJ

3. The Secretary will also, as soon as reasonably practicable, provide the claimant with details of the early resolution service at the Pensions Ombudsman (TPO), helpline@pensions-ombudsman.org.uk which is available to assist members and beneficiaries with difficulties with the Fund.

The Secretary will also, as soon as reasonably practicable, provide the claimant with details of the Money and Pension Service, <https://www.moneyhelper.org.uk>, which provides a free and confidential guidance and information service.

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.

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 UK Pension Fund 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 UK Pension Fund for reconsideration.

All applications must be made within six months of the response from the Secretary and sent via the below, 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;

Secretary to the Trustee of The Rolls-Royce UK Pension Fund
Rolls-Royce plc
Pensions (A-90)
PO Box 31
Derby
England
DE24 8BJ

6. The complaint will then be considered by the Trustee and its decision will normally be communicated within four 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) a reference to any legislation relied upon;
 - (c) a reference to any part of The Trust Deed and Rules of The Rolls-Royce UK Pension Fund relied upon, especially where a discretion has been exercised;
 - (d) a statement that if the complainant is dissatisfied with the decision of the Trustee, they can pursue this with;

The Pensions Ombudsman (TPO)
 10 South Colonnade
 Canary Wharf
 E14 4PU
enquiries@pensions-ombudsman.org.uk

The Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to occupational pension schemes.

Audit Trail

Version Number	Purpose of the change	Author	Date of the change
1.0	This is the initial policy	Hannah Waltho	07 April 2021
1.1	Review of policy	Jill Eccles	March 2022
1.2	Single code review - no fundamental changes	Jill Eccles	March 2023
1.4	Annual review & General Code review. Change of address, dated and stored locations	Jill Eccles	March 2024