

# **AMG UK Group 2006 Pension Plan**

## **Internal Dispute Resolution Procedure**

### **What to do if you have a complaint**

The Trustee and the Company hope that at all times you will be satisfied with the running of the Plan. However, as a protection for members the Trustee is required by law to put in place a formal procedure to resolve any complaints relating to the Plan.

This procedure is intended to resolve difficulties most of which arise through misunderstandings (pension scheme laws can be very complex) and can be dealt with quickly and informally. For this reason the Trustee would recommend that before submitting a formal complaint you first talk to the administration team at our third party administrators, Mercer Ltd informally (telephone no: 0345 078 2054), E: Pensions@mercer.com).

The formal procedure may be used for all complaints involving the Plan, which are not already being investigated elsewhere, for example if the Pensions Ombudsman is already investigating a complaint or dispute referred to it. All complaints and disputes regarding the Plan must first be referred via this procedure.

This procedure cannot be used for any complaint about your employment - it only applies to the Plan.

#### **Who can use this procedure?**

You can make a complaint if you are a:

- member,
- prospective member,
- previous member (with benefits preserved in the Plan),
- pensioner member,
- spouse or dependant of a deceased member,
- person who has ceased to be a member in the 6 months preceding the date of the complaint,
- surviving non-dependent beneficiary of a deceased member of the Plan, or
- representing any of the above
- a pension credit member following a divorce pension sharing award

If you wish you may nominate a representative to make the complaint on your behalf.

The procedure cannot be used if the dispute is the subject of court proceedings, or under investigation by the Pensions Ombudsman.

#### **Stage 1 - How do I make the complaint?**

If you are dissatisfied with the outcome of following the informal procedure, you should write to or email:

Charles George, Principal, Mercer Ltd, Tower Place, London, EC3R 5BU; E: charles.george@mercer.com with all of the following information:

- your (or the complainant's) full name, date of birth and National Insurance number

- Your full name, address and date of birth if you are a widow(er) or surviving civil partner or surviving dependant of a deceased member of the Plan, and your relationship to the deceased member,
- Your full name and address if you are representing the complainant, your relationship with the complainant (e.g. : representative) and the address to which correspondence should be sent,
- The reason for the complaint.
- All supporting documentation including any records of relevant telephone conversations with participants named where possible.

Keep a copy of the letter for your records.

### **When will I get a reply?**

Charles George will initially acknowledge your letter and will give you a full reply in writing within 2 months of you making your complaint. The reply should contain the following information:

- An explanation of the decision
- A reference to any legislation and/or the Plan documentation relied on (regardless of whether the complaint has been upheld or not), and
- An explanation of your right to have the disagreement referred to the Trustee for their consideration if you are still unhappy with the decision.

If it is not possible to arrive at the decision within 2 months, you will be notified of this and advised when you can expect to receive a decision.

### **Stage 2 - What happens if I am still unhappy?**

If you are still unhappy with the decision, you can refer the matter to the Plan Trustee. You should do this within 6 months of the date of this decision and you should outline all the information you gave in your initial complaint, together with a copy of the decision given. You should also advise them why you are still unhappy, and include a statement that you wish the Trustee to reconsider your complaint. You can contact the Trustee at:

Leonora Scaife, Chair of the Trustee, The AMG UK Group 2006 Pension Plan, AMG Superalloys UK Ltd, Fullerton Road, Rotherham, South Yorkshire, S60 1DL.

The Trustee will normally give a decision in writing within 2 months. The Trustee must explain whether and to what extent the decision confirms or replaces the initial decision. The response will include an explanation of their decision, referring to the relevant points of the Plan documentation and/or any legislation that has been relied on.

If it is not possible for the Trustee to arrive at a decision within 2 months you will receive a notification setting out the reasons for the delay, and an expected date for issuing the decision.

If you are still unhappy after receiving the Trustee's decision, you may contact the Pensions Ombudsman.

## **How do I contact the Pensions Ombudsman?**

### **The Pensions Ombudsman**

If a member is dissatisfied with the outcome of a dispute dealt with through the Plan, it is possible to access pension dispute resolution through the Pensions Ombudsman.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) the member is complaining about happened – or, if later, within three years of when they 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 at:

10 South Colonnade,  
Canary Wharf  
London E14 4PU  
T 0800 917 4487  
E [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Members can also submit a complaint form online:  
[www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/)

**Signed for and on behalf of the Trustee of the AMG UK Group 2006 Pension Plan**

**Date : 26<sup>th</sup> October 2021**