



# Internal Dispute Resolution Procedure (IDRP)

For the AMG UK Group 2006 Pension Plan (“the Plan”)

September 2022

This document summarises the dispute resolution procedure which the Trustee has established for the Plan.

## Scope

This procedure is intended to resolve difficulties encountered by Plan members and other beneficiaries.

It may be used for all complaints involving the Plan, which are not already being investigated elsewhere, for example by the Pensions Ombudsman.

It is **not** suitable for dealing with employment problems.

All Plan issues should be raised first through this procedure.

## Eligibility

The procedure is available to all Plan members, including those who have retired, left the Plan or who no longer work for AMG.

It is also available to the widow, widower, civil partner, surviving dependant (for example, a child) of a deceased member or a non-dependant beneficiary of a deceased member and any person who ceased to be within any of the above categories in the 6 months before the date the complaint was received.

## Making a complaint

All complaints must be made in writing to the Trustee of the Plan and must include the following information:

- Your full name, address, date of birth and national insurance number.
- A full explanation of the complaint, including any supporting documents.
- If a representative is complaining on your behalf, the address for correspondence.

## Legal requirements

This policy meets the requirements of:

- The Pensions Act 2004, and
- The Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008.

This document has been drafted in line with our understanding of the latest draft of the Pensions Regulator’s ‘Full draft of the new code of practice’ (March 2021).

## Contact us

Send your complaints to:

**Adrian Johnson**  
Secretary to the Trustee  
Aon  
Colmore Gate  
2 Colmore Row  
Birmingham  
B3 2QD  
E: [adrian.johnson@aon.com](mailto:adrian.johnson@aon.com)

## How complaints are resolved

Your complaint will be acknowledged in writing, and you will be provided with information and contact details of the Early Resolution Service at the Pensions Ombudsman, which is available to assist you in connection with any difficulty with the Plan.

You will then receive a written decision including the following information:

- A statement of the decision.
- A reference to the documentation and / or legislation relied on.
- Information about the possibility of referring a complaint, or a point of fact or law, to the Pensions Ombudsman.
- A decision must be made within **4 months** of receipt of the complaint and a reply issued to you within **15 working days** of the decision having been made, unless it is not reasonable to expect a reply this quickly, in which case you will receive an indication of timescale.

## If you are still not happy

If you are still dissatisfied, you may apply to the Early Resolution Service at The Pensions Ombudsman for independent arbitration – there is no charge for this.

In some cases, the Early Resolution Service may refer the matter to the Pensions Ombudsman for a decision.

## Additional Support

Please be aware that you can obtain free guidance from MoneyHelper, which is a government service from the Money and Pensions Service (MaPS).

Here you will be able to find information on pensions and retirement including basic details on various types of pension schemes, complaints and how to receive free, impartial guidance.

### The Pensions Ombudsman

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
E14 4PU

**T:** 0800 917 4487

**E:** [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

**W:** [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

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### MoneyHelper

**T:** 0800 011 3797

**W:** [www.moneyhelper.org.uk/en/pensions-and-retirement](http://www.moneyhelper.org.uk/en/pensions-and-retirement)

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