Internal Dispute Resolution Procedure (IDRP)

AMG UK Group 2006 Pension Plan ("the Plan")

2 June 2026

Prepared for: The Trustee of the AMG UK Group 2006 Pension Plan
Prepared by: Aon Solutions UK Limited

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 complaints involving the Plan, which are not already being investigated elsewhere, for example by the Pensions Ombudsman. However, for complaints relating to the handling of personal data please see the section on page 3 of this procedure.

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. The Trustee has a one stage dispute procedure as detailed below.

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.
- The Pensions Regulator's General Code of Practice (March 2024).

Review

This policy will be reviewed at intervals of no longer than three years. The next triennial review is due in Q3 2029.

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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.
- If you are the widow, widower, civil partner or surviving dependant of a deceased member, the name, address and date of birth of the deceased member, and the relationship with the member.
- A full explanation of the complaint, including any supporting documents.
- If a representative is complaining on your behalf, the address for correspondence.

Contact us

Send your complaints to:

Adrian Johnson
Secretary to the Trustee
Aon
20 Colmore Circus
Queensway
Colmore Building – 12fl
Birmingham
B4 6AT
E: 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 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 from the Trustee 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 21 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.

The Pensions Ombudsman

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU
T: 0800 917 4487
E: CentralSupportMailbox@pensions-ombudsman.org.uk
W: www.pensions-ombudsman.org.uk

If you are still not happy

If you are still dissatisfied, you may wish to contact The Pensions Ombudsman for independent arbitration – there is no charge for this.

The Pensions Ombudsman may investigate and determine a complaint or dispute of fact or law in relation to occupational pension schemes, provided you have been through the Internal Disputes Resolution Procedure in the first instance.

You can complete an online complaint form on their website here: www.pensions-ombudsman.org.uk/making-complaint

Additional Support

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

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.

MoneyHelper

T: 0800 011 3797
W: www.moneyhelper.org.uk/en/pensions-and-retirement

Data Complaints

If you have an issue regarding how your personal data has been handled, the process for dealing with this is slightly different. If you have such a complaint, please contact Secretary to the Trustee (details shown above). The Secretary will direct your query to the correct team. Your complaint will be dealt with without undue delay. The differences that you should be aware of are: -

- Your complaint will be handed initially by Aon's Data Privacy team.
- Your complaint will be acknowledged within 30 days.
- If you are not satisfied with the outcome, you have the right to contact the Information Commissioner's Office ("ICO"). Further details can be found on the ICO's *complaints page*.

Conflicts of Interest

When following this policy, the governing body will consider any real or perceived conflicts of interest that relate to dealing with complaints. Should a conflict be identified, the Plan's Conflicts of Interest policy will be followed.

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