

NFU Mutual Retirement Benefit Scheme

Internal Dispute Resolution Procedure (IDRP)

.....

Introduction

This leaflet describes the procedure available under the NFU Mutual Retirement Benefit Scheme (the "RBS") for the resolution of any dispute that you may have with the RBS Trustee relating to your pension. It explains whether or not you are entitled to use the procedure, how you should go about notifying the Trustee of your dispute and how the dispute will be handled.

If you are unsure about anything in this leaflet or would like to discuss the procedure with someone, you can call the Secretary to the Trustee on 01789 202619 or alternatively write to the Secretary to the Trustee at NFU Mutual Retirement Benefit Scheme, Tiddington Road, Stratford-upon-Avon, Warwickshire, CV37 7BJ. Alternatively, The Pensions Advisory Service can help with general requests for information or guidance concerning your pension arrangements. If you would like to, you can contact them on 0800 011 3797 or via their website www.pensionsadvisoryservice.org.uk

What sort of dispute does the IDRP cover?

Normally, the Trustee would expect disputes and disagreements to be resolved without resorting to a formal grievances procedure. However, the procedure can be used to resolve any dispute or disagreement you may have with the Trustee.

There is no restriction on the type of dispute or disagreement to which the procedure applies. However, any queries related to your employment, rather than to the RBS should be referred to your manager.

Who can use the procedure?

The procedure is not available to everyone. You are eligible to use the IDRP if you fall into one of the categories of people described below:

1. If you are a member;
2. If you are a widow, widower or civil partner of a deceased member;
3. If you were financially dependent on a deceased member;
4. If you are or claim to be a potential member. For example because you are or will be eligible to become a member or because, if you fulfil certain qualifying conditions or receive the consent of your employer, you will be eligible to join the Scheme; or
5. If you have ceased to be in one of the categories 1-4 described above.

If you consider that you should be in one of categories 1-5 described above you must notify the Secretary to the Trustee of your disagreement or dispute within six months of you becoming aware of the grounds for the disagreement or dispute, or within six months from the date where you ceased to be a person with an interest in RBS (if applicable).

How do you use the procedure?

Please complete the attached application form and send it to:

Secretary to the Trustee
NFU Mutual Retirement Benefit Scheme
Tiddington Road
Stratford-upon-Avon
Warwickshire
CV37 7BJ

Please take care to fill in the form correctly, giving as much information as you can about the dispute. If you can, include the names of any people you have dealt with, details and dates of conversations you have had with them and copies of any written correspondence you have received in relation to the matter. The more information you can provide, the easier it will be for your problem to be addressed and the quicker the decision making process will be.

Can someone make the application on your behalf?

You can choose someone else, such as a friend, relative or professional adviser (for example a solicitor) to make an application on your behalf or continue an application you have started. If you appoint a representative, we will need a signed letter from you naming the representative and authorising the release of information to them.

What will happen when you make an application?

You will be sent a written acknowledgement of your application within 10 working days. In most cases it will be possible to send you a written decision on your application within 40 working days. However, if the decision cannot be made within this timescale, we will write to you advising you of the delay and when the decision is likely to be sent to you. Other than in the most exceptional circumstances, a decision on your application will be made within four months of the Secretary to the Trustee receiving it. You will be notified of the decision within 15 working days of it being made.

Who will consider your application?

The Secretary to the Trustee will consider your application in the first instance. They will consider all the evidence before them, including the Scheme documentation, before coming to a decision. The Trustee Directors will be told about your application, but will not become involved at this point.

What if you are unhappy with the decision?

If you are not happy with the decision you receive, you may ask for your application to be reconsidered by the Trustee. Such a request must be made (in writing and signed by you or your representative) not later than 6 months from the date on which you were notified of the decision made on your original application, stating why you are dissatisfied.

Send your request to the Trustee of the NFU Mutual Retirement Benefit Scheme, Tiddington Road, Stratford-upon-Avon, Warwickshire, CV37 7BJ.

What will happen after you ask for your application to be reconsidered?

The Trustee will acknowledge receipt of your request within 10 working days giving an indication of when it will be considered.

A decision on your application for review will in most cases be given within 40 working days of receipt of your application. If the decision cannot be made within this timescale, the Trustee will write to you advising you of the delay and when the decision is likely to be sent to you. Other than in the most exceptional circumstances, a decision on your application will be made within four months of the Trustee receiving your request for your application to be reconsidered. You will be notified of the decision within 15 working days of it being made.

What if you are still not satisfied?

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a scheme made, or referred to, under the Pension Schemes Act 1993. You have the right to refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Pensions Ombudsman may not consider your case unless you have at least attempted to resolve the dispute with the RBS itself. You should therefore consider making use of the IDRP before approaching The Pensions Ombudsman.

The Pensions Ombudsman can be contacted at:

10 South Colonnade
Canary Wharf
London
E14 4PU

Tel: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/our-service/make-a-complaint/

If, after you have submitted an application for a decision under this procedure, your disagreement or dispute becomes an "exempted dispute" (typically because court proceedings have commenced or The Pensions Ombudsman becomes involved), then this IDRP shall cease to apply to your dispute immediately upon it becoming an exempted dispute.