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how to complain

PF39 Version 4/web

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Introduction

We have produced this leaflet to tell you about the complaints procedure for the Local Government Pension Scheme, which came into place on 1 June 2004.

Briefly, it is a two stage procedure, where you first complain to whoever you feel is at fault - either your employer, or ourselves at Greater Manchester Pension Fund. Then you can make a further appeal to a referee, if you are not satisfied.

This document also includes a form which you can use, no matter who your complaint is against. Using the form is a good idea, as it will make sure you include the necessary information.

We hope you find this document helpful, and if you need to know more, you are welcome to ring our helpline, as shown on the website.

Who can complain?

You can use the complaints system if you are:

- **A member:** in other words, you are paying into the Fund, or you have retired and draw a pension from us, or you have left your benefits 'on hold' with us
- **A prospective member:** in other words, you are not a member yet, but could become one if your employer brings you in, or you ask to join
- **A dependant:** in other words, you are the widow, widower, surviving civil partner, or child of a member or prospective member

You can even use the complaints system if you think you should fall into one of the above categories, or you did so during the last six months.

Using someone else to represent you

You might feel happier with someone else representing you, or you may not be able to put your case yourself, for example because you are a child.

In this case you can choose someone else to represent you. This can be whoever you like - a friend, relative, solicitor, union rep, etc.

What you can complain about

Decisions

From the day you join the Scheme, various decisions are being made about your pension - both by your employer, and by ourselves here at the Fund.

Examples of decisions made by your employer include:

- Deciding whether you can retire on ill health
- Deciding the pay we should use to work out your benefits

Examples of decisions made by the Fund include:

- Applying any discretions we have - for example whether or not to accept a transfer from another scheme
- Explaining how you are affected by the various Scheme rules
- Working out your benefits

Whenever a decision is made about your pension, you should be told about it in writing.

Other complaints

You can also complain about other aspects of your pension, for example if you feel that you haven't been given the information you need, or you think there has been an unreasonable delay in us paying your benefits.

Who do I complain to?

There is a two stage process, as outlined below. **Stage 1** is to make a formal complaint to whoever you feel is at fault. If you are unhappy with the outcome of **stage 1** (or you haven't had a reply in time) you can then appeal to a **stage 2** referee, appointed by this Fund. *This is the case no matter who your original complaint was against.*

stage 1: formal complaint

What to do first

You should complain in writing to **whoever you think is at fault** - either your employer, or ourselves at Greater Manchester Pension Fund. The boxes on the right show you who to write to.

It's best to use the form at the end of this document, as it will help you include the right details.

You must make your initial complaint within **six months** of the problem taking place, as your complaint can only be looked at later than this in special cases.

What happens next

The facts of your case will be examined, along with the Scheme rules, and any other legislation which is relevant. You may also be asked for more details, to help understand your case.

You should receive a written reply within **two months** of the date your complaint arrives. The letter will either give you a decision, or will acknowledge your complaint, and explain when you will have a decision.

For complaints against your employer, please write to your employer's pensions officer.

For complaints against Greater Manchester Pension Fund, please write to:

*The Director of Pensions
Council Offices
Wellington Road
Ashton under Lyne
Tameside, OL6 6DL*

stage 2: further appeal

Taking your complaint further

If you are unhappy with the **stage 1** decision, you have **six months** from receiving it to appeal to a **stage 2** referee who has been appointed by this Fund. You must make your **stage 2** complaint in writing, enclosing a copy of the **stage 1** decision with it.

You can also go straight to stage 2 if:

- You have gone through **stage 1** and haven't had a reply within **three months** of making your complaint, or...
- You have gone through **stage 1** and haven't had a decision within **one month** of the date you were told you would do

In either case, you should do this as soon as possible after the time limit has passed.

What happens next

The **stage 2** referee will re-examine your case, once again looking at the Scheme rules, and so on. He may also need to ask you or your employer for more details, to help him understand your complaint.

The **stage 2** referee should reply to you within **two months** of receiving your complaint. This will be to either...

- Give you his decision, which will confirm or replace the **stage 1** referee's decision, or
- To acknowledge your complaint, and explain when you will have a decision.

For all stage 2 complaints please write to:

*The Pensions Referee
Room 2:48
Council Offices
Wellington Road
Ashton under Lyne
Tameside, OL6 6DL*

How to get outside help...

The Pensions Advisory Service (TPAS)

TPAS is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have, or difficulty they have failed to resolve with the trustees or administrators of the Scheme.

But TPAS cannot force schemes to take action and they may refer cases to the Pensions Ombudsman anyway. You can either get in touch with a local TPAS adviser through your Citizens Advice Bureau, or their central office.

**11 Belgrave Road
London
SW1V 1RB**



0845 601 2923

Pensions Ombudsman

The Pensions Ombudsman appointed under the Pensions Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme. Pension schemes and members must normally go along with the Ombudsman's decision unless it is overturned by a court.

**11 Belgrave Road
London
SW1V 1RB**



020 7834 9144

The Pensions Regulator

The Pensions Regulator is a pensions watchdog which makes sure schemes are run properly, and protects members against fraud. Anyone who is worried about a scheme can 'blow the whistle' to The Pensions Regulator.

**Napier House
Trafalgar Place
Brighton
BN1 4DW**



0870 606 3636



stage 1 complaint form

PF39
Version 5

Employer

BLACK INK ONLY

1. ABOUT YOUR COMPLAINT *Please fill in this part in all cases*

Who is your complaint against?

- The following employer:
- Greater Manchester Pension Fund

2. DETAILS OF THE PERSON MAKING A COMPLAINT *Please fill in this part in all cases*

Title:	Surname:	Address: _____ _____ _____ _____ <i>Postcode</i>
Other names:		
National Insurance no.		
Pay number:		
Date of birth:		
Last date of membership:		

Are you: Fund member Prospective member Pensioner Deferred member Other

3. REPRESENTATIVE DETAILS *Only fill in this section if you are representing the person making a complaint*

Title:	Surname:	Address: _____ _____ _____ _____ <i>Postcode</i>	
Other names:			
Relationship to person making complaint (eg friend, solicitor)			
<input type="text"/>			
Whose address should letters go to? (Please tick one box)			
Yourself as representative:	<input type="checkbox"/>	The person you represent:	<input type="checkbox"/>

If you are the person making a complaint and wish to authorise this representative to deal with it please sign here:
I authorise this representative to deal with this complaint on my behalf

Signed: Date:

PENSIONS OFFICE STAMP

