



How to raise a dispute



Introduction

We have produced this factsheet to tell you about the appeals procedure for the Local Government Pension Scheme (LGPS).

This process is officially called the Internal Dispute Resolution Procedure, or IDRP for short.

Briefly, it is a two stage procedure, where you first raise the dispute with whoever you feel is at fault. This can either be your employer, or ourselves at Greater Manchester Pension Fund.

Then, if you are not satisfied, you can make a further appeal to a referee.

No matter who your dispute is with, it's a good idea to use the enclosed form, as this will help you include the necessary information.

We hope you find this factsheet helpful but if you need more information our contact details are shown below.

Who can raise a dispute?

You can raise a dispute if you are:

1

A **member**: This means you are paying into GMPF, you have retired or you have left your benefits 'on hold' with us.

2

A **prospective member**: This means you are not a member yet, but could become one if your employer brings you in, or you ask to join.

3

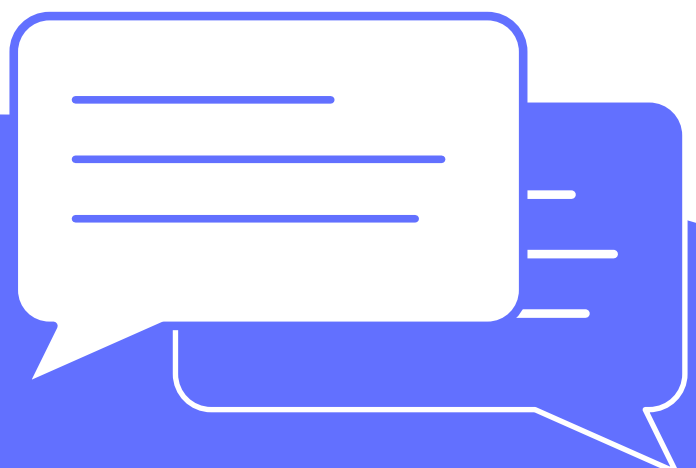
A **dependant**: This means you are the widow, widower, surviving civil partner, eligible cohabiting partner or child of a member or prospective member.

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

Using someone else to represent you

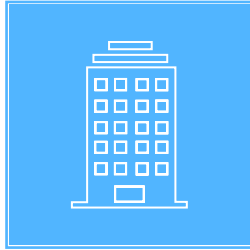
You might feel happier with someone else representing you, or you may not be able to put forward your case yourself, for example because you are a child.

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



What can I raise a dispute about?

From the day you join the Scheme, various decisions are being made about your pension - both by your employer, and by GMPF. If you disagree with a decision, you can dispute it.



Examples of decisions made by your employer include:

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



Examples of decisions made by GMPF include:

- applying any discretions we have - for example whether 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 dispute

You can also dispute other aspects of your pension, for example if you feel that you have not been given the information you need, or you think there has been an unreasonable delay in paying your benefits.

Who do I raise a dispute with?

First you raise a stage 1 formal dispute as explained below. Then if you are unhappy with the outcome of that, (or you have not had a reply within certain time limits) you can go to stage 2, further appeal. This involves taking your case to a referee appointed by GMPF. This is the case no matter who your original dispute was against.

Stage 1: Formal dispute

What to do first

You should write to whoever you think is at fault - either your employer, or us at GMPF.

It is best to use the enclosed form, as it will help you include the right details.

You must raise your initial dispute within six months of the date:

- you were told of the decision, or
- the decision should have been made but wasn't.

Your dispute 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 dispute arrives. The letter will either give you a decision, or will acknowledge your dispute, and explain when you will have a decision.

For disputes against your employer, please send your form to your employer's pensions officer.

For disputes against GMPF, please send your form to:

The Stage 1 Pensions Referee
Guardsman Tony Downes House
5 Manchester Road
Droylsden
M43 6SF



Who do I raise a dispute with?

Stage 2: Further appeal

Taking your dispute 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 GMPF. You must make your stage 2 appeal 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 have had an interim reply but no decision. In this case you **MUST** appeal within seven months of the expected decision date.
- you have gone through stage 1 and have not had a decision or an interim reply. In this case you **MUST** appeal within nine months from the date you raised your stage 1 dispute.

What happens next

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

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

- give you a decision, which will confirm or replace the stage 1 referee's decision, or
- acknowledge your appeal and explain when you will have a decision.

For all stage 2 appeals please write to:

The Stage 2 Pensions Referee
Guardsman Tony Downes House
5 Manchester Road
Droylsden
M43 6SF

How to get outside help

The Money and Pensions Service

The Money and Pensions Service (MaPS) is a government-backed organisation that provides free, impartial guidance and advice to help you make informed decisions about your money and pension.

✉ Money and Pension Service
Bedford Borough Hall
138 Cauldwell Street
Bedford
MK42 9AB

☎ 0800 011 3797

🌐 www.moneyhelper.org.uk

✉ contact.pensionwise@moneyhelper.org.uk

The Pensions Ombudsman

The Pensions Ombudsman (TPO) only deals with pension complaints. It can help if you have a complaint or dispute about the administration and/or the management of personal or occupational pension schemes. You have the right to refer your complaint to TPO free of charge. There is no limit on the amount of money that TPO can make a party award you. Its rulings are legally binding on all parties and enforceable in court.

✉ 10 South Colonnade
Canary Wharf
E14 4PU

☎ 0800 917 4487

🌐 www.pensions-ombudsman.org.uk

✉ enquiries@pensions-ombudsman.org.uk

Independent advisers

Independent advisers are not tied to selling the products of just one company but will charge a fee for their advice. To find an adviser near you, go to: www.unbiased.co.uk

State Pensions

For information about State Pensions please contact your local Department for Work & Pensions Office.

🌐 <https://www.gov.uk/find-pension-centre>

The Pension Tracing Service

The Pension Tracing Service holds the details of all pension schemes including GMPF. If you were in a scheme in the past and you have lost touch with them, the Tracing Service may be able to help you track them down.

✉ The Pension Service
Post Handling Site A
Wolverhampton
WV98 1AF

☎ 0800 731 0193

🌐 www.gov.uk/find-lost-pension

GMPF contact details

Here are the ways you can find out more or get in touch with us. If you do contact us, please quote your National Insurance number or pension number.

☎ 0161 301 7000

🌐 www.gmpf.org.uk

✉ Guardsman Tony Downes House
5 Manchester Road
Droylsden
M43 6SF

🐦 @GMPF_LGPS



Stage 1 dispute form

P39**V12**

1. About the dispute

Please fill in this part in all cases

Who is the dispute against?

The following employer _____

Greater Manchester
Pension Fund

2. Details of the person raising the dispute

Please fill in this part in all cases

Title _____ Surname _____

Address _____

Other names _____

National Insurance number _____

Pay number _____

Date of birth _____

Postcode _____

I am a:

GMPF
member

Prospective
member

Pensioner

A member
with benefits
on hold

Dependant

Dependants only

Please give details of the member you are a dependant of

Their full name _____

Address _____

Their National Insurance number _____

Their date of birth (dd/mm/yyyy) _____

Their employer _____

Your relationship _____

Postcode _____

3. Using a representative

Is a representative raising this dispute on behalf of the person named above?

No

(Go to Section 4)

Yes

(The representative should fill in their details below)

Representative's details

Address _____

Title _____ Surname _____

Other names _____

Your relationship to the person raising the dispute
(for example, friend, solicitor) _____

Postcode _____

Whose address should letters
go to? (please tick one box)

____ Yourself as representative

____ The person you represent

4. Details of dispute

Please give full details of the dispute in this section

- Please give full details of the dispute, including any dates which you think are relevant.
- If you run out of space, please attach a separate sheet marked with name and National Insurance number.
- Please include a copy of any written notification of a decision you have received.

5. Signature

This section must be signed IN ALL CASES by either:

- The person raising the dispute where there is not a representative, or
- The representative where there is one.

Signature _____ Date

6. What to do next

Important: Please keep a copy of the completed form for your own records, then send it to:

Disputes against GMPF:

The Stage 1 Pensions Referee
Guardsman Tony Downes House
5 Manchester Road
Droylsden
M43 6SF

Disputes against the employer:

Your employer's Pensions Officer

Pensions office stamp