

This Is What You Should Do

This leaflet explains the way you can resolve any dispute or problem you have regarding your pension. This process applies to members of both Tyne and Wear Pension Fund and Northumberland County Council Pension Fund.

From your first day of employment both your employer and the Pensions Office (as administering authority of either Tyne and Wear Pension Fund, or Northumberland County Council Pension Fund as applicable) make decisions under the Scheme rules that affect your Local Government Pension Scheme (LGPS) benefits (a Decision). If you think a Decision is incorrect or you are unhappy with it, then we have an Internal Disputes Resolution Procedure to resolve any problems. The process has three steps to follow:

Step 1

At first, please contact the organisation that made the Decision with which you are unhappy.

Decision Made by Your Employer

If the Decision has been made by your employer, the letter notifying you of the Decision will explain about the Internal Disputes Resolution Procedure, and set out contact details for your employer's adjudicator.

Before you start the formal procedure, you should contact your employer to express your concerns. It may be possible to resolve the issue immediately to your satisfaction.

If you still remain dissatisfied, you should write to your employer's adjudicator providing the following information:

- Your full name, address and date of birth;
- If you are not a member of the Scheme, set out your relationship to any relevant member of the Scheme and give that member's full name, address, date of birth, national insurance number and the name of the member's Scheme employer;
- A statement giving details of the nature of the disagreement and the reasons why you believe the Decision to be incorrect, or the reason you feel aggrieved;
- A copy of the Decision with which you disagree;
- Your application must be signed by you, or on your behalf
- You should also include copies of any documentation which supports your case.

You must write to the adjudicator within six months of the date of the Decision with which you disagree. The adjudicator is required to consider all the details of your case before making their decision (Decision of the Adjudicator). He or she will write to you within two months of receiving your letter.

Decision Made by the Pensions Office

If the Decision has been made by the Pensions Office, and you wish to dispute it, then please contact the Pensions Office. We may be able to explain the details of your case and resolve any misunderstanding or query at this stage.

If you are not satisfied with the explanation you receive, then you should write to the adjudicator for both Tyne and Wear Pension Fund and Northumberland County Council Pension Fund, who is:-

Mr Yunus Gajra

Development Manager
West Yorkshire Pension Fund
P. O. Box 67
Bradford
BD1 1UP

Unhappy With Your Pension Rights?



You must write to Mr Gajra within six months of the date of the Decision with which you disagree. You should provide the same information as listed above.

Mr Gajra will consider all the details of your case before making his decision (Decision of the Adjudicator). He will write to you within two months of receiving your letter.

If you are unhappy with the Decision of the Adjudicator, you can begin Step 2.

Step 2

Both members of Tyne and Wear Pension Fund and Northumberland County Council Pension Fund should write to South Tyneside Council's Panel of Appointed Persons. An appointed person will consider your case and will let you know their Step 2 Decision. They will write to you within two months of receiving your letter.

You should address your letter to:-

Secretary to the Panel of Appointed Persons

Pensions Office
PO Box 212
South Shields
NE33 9ER

You must write to the Panel within six months from the date you received the Decision of the Adjudicator. You should provide the following information:

- Your full name, address and date of birth;
- If you are not a member of the Scheme, set out your relationship to any relevant member of the Scheme and give that member's full name, address, date of birth, national insurance number and the name of the member's Scheme employer;
- A statement that you wish for the Decision of the Adjudicator to be reconsidered by the Pensions Office, setting out details of the grounds on which the decision should be reconsidered;
- You should include a copy of the original Decision and the Decision of the Adjudicator;
- Your application must be signed by you, or on your behalf

For members of **Tyne and Wear Pension Fund**, your case will be considered by South Tyneside Council's Panel of Appointed Persons.

For members of **Northumberland County Council Pension Fund**, South Tyneside Council's Panel of Appointed Persons will carry out an investigation into your appeal under Step 2. The Decision under Step 2 will be made by Northumberland County Council Pension Fund's Appointed Person, Liam Henry (Northumberland County Council's Monitoring Officer). You should follow the process described in this leaflet.

If you are unhappy with the appointed person's Decision under Step 2, you can begin Step 3.

Step 3

Write to the Pensions Ombudsman. The Ombudsman is an independent person who settles disputes between pension scheme members and pension schemes.

The Pensions Ombudsman

10 South Colonnade
Canary Wharf
London
E14 4PU

Unhappy With Your Pension Rights?



Telephone :0800 917 4487

E-mail: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

Please note that the Pensions Ombudsman will not usually investigate a complaint until their Early Resolution Team has been consulted.

You will not pay any charges for following this procedure.

It is important that you follow these steps. If you miss any of the steps, it may delay your appeal.

The Pension Ombudsman's Early Resolution Service

At any time, you can contact The Ombudsman's Early Resolution Team. Please contact their National Helpline for assistance at:

Early Resolution Team

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: 0800 917 4487

Email enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

The Pensions Advisory Service (TPAS)

The Pensions Advisory Service (TPAS) provide independent and impartial information and guidance about pensions, free of charge. TPAS will answer general questions, help with specific queries, and offer guidance for people with complaints about their private pension scheme.

The Pensions Advisory Service

11 Belgrave Road
London
SW1V 1RB

Telephone: 0800 011 3797

Email enquiries@pensions-ombudsman.org.uk

Website: www.pensionsadvisoryservice.org.uk

Unhappy With Your Pension Rights?



How to Contact Us

When contacting the Pensions Office, you will need to provide three forms of identification before we can give you any personal details.

Pensions Helpline

Telephone - 0191 424 4141

Outside of office hours and during busy times, you can leave us a message and a convenient day time telephone number and we will contact you. We aim to call you back within five working hours. We will not be able to provide information to anyone else on your behalf unless you are present during the call and authorise us to do so.

Office Hours

Monday to Thursday 8.30am to 5.00pm

Friday 8.30am to 4.30pm

Postal Address

Pensions Office
PO Box 212
South Shields
NE33 9ER

mypension

You can raise a secure query, or change your personal details through our online service, mypension. Please visit our website at www.twpf.info/mypension. If you have any queries about using mypension please call our dedicated Helpline on 0191 424 400. Our mypension Helpline is staffed Monday to Friday 8:30am to 4:30pm.

Our information is available in other ways on request.

Privacy Notices – How we use Your Personal Information

South Tyneside Council holds information for the Tyne and Wear Pension Fund and Northumberland County Council Pension Fund about you that is used for pension processing. Your information is treated as confidential; however, it may be shared with other organisations for the processing of benefits and, if we are required by law, for the detection and prevention of fraud.

If you would like to know more about what information we hold about you, or the way we use it please contact **the Pensions Helpline** on **0191 424 4141**, write to the Pensions Office, PO Box 212, South Shields, NE33 9ER or view our website at www.twpf.info