

Internal Dispute Resolution

The Pensions Act 1995 requires the trustees of occupational pension schemes in the UK to adopt a mechanism for resolving disagreements which may arise from complaints from scheme members. This process is called the scheme's Internal Dispute Resolution procedure ('IDR') and is a two stage process.

Set out below are the details of the IDR for the Scottish Enterprise Pension & Life Assurance Scheme ("the Scheme").

How it works

Stage 1

If you have a complaint about any matter concerned with the running of the Scheme, you (or your representative) can write to **Hymans Robertson, the Scheme Administrators**. You should send your letter, including any copies of relevant correspondence, to:

The Scheme Administrator
Scottish Enterprise Pension & Life Assurance Scheme
c/o Hymans Robertson LLP
20 Waterloo Street
Glasgow
G2 6DB

Alternatively, you may email SCENAdmin@hymans.co.uk

In your correspondence, you must give your name, address, date of birth and National Insurance number. You should also provide a statement as to the nature of your complaint with as much supporting information as possible.

The Scheme Administrator will investigate your complaint and a written report will be sent back to you **in writing within two months of your complaint**.

Stage 2

If you are still dissatisfied with the findings, you should then write to the **Trustees of the Scottish Enterprise Pension & Life Assurance Scheme** at the following address:

The Trustees of the Scottish Enterprise Pension & Life Assurance Scheme
c/o The Secretary to the Trustees
Hymans Robertson LLP
20 Waterloo Street
Glasgow
G2 6DB

Alternatively, you may email Amy.Walker@hymans.co.uk and Angela.Purdie@hymans.co.uk who will pass your query to the Trustees.

You must do this within six months of receiving the written report of the decision of the Scheme Administrator. This is stage 2 of the IDR process.

At this point, you must send the Trustees a copy of the decision of the Scheme Administrator, again with your name, address, date of birth and National Insurance number. You must state the reasons for your dissatisfaction with the decision and that you want it to be reconsidered by the Trustees.

The Trustees must then confirm the earlier decision of the Scheme Administrator or make a new decision. They must do this **in writing to you within two months of receiving your letter.**

If you are still dissatisfied

If you are still unhappy with the decisions, you can take up your complaint with 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 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: <https://www.pensions-ombudsman.org.uk/making-complaint>

Money Helper

If you have general requests for information or guidance concerning your pension arrangements contact:

Money Helper
120 Holborn
London
EC1N 2TD

Tel: 0800 011 3797

Website: <https://www.moneyhelper.org.uk/en/pensions-and-retirement>

For and on behalf of the Trustees of the Scheme

A GRAY

Chair of Trustees

2 August 2023