



INTERNAL DISPUTE RESOLUTION PROCEDURE

Introduction

The Pensions Act 1995 requires pension funds to have procedures for the Trustees to resolve disputes arising from the running of the Scheme. This note summarises the procedure which you should follow if you wish to make a complaint about the Scheme.

The complaint procedure

The complaint procedure is a two stage process. In the first instance you must address your complaint to David Pert, Senior Manager Compensation & Benefits. In normal circumstances you will receive a response within 2 months. If you are dissatisfied with the response you will be entitled to refer the complaint to the Trustees within 6 months of receiving the response from David Pert. They will reply directly to you, again, where possible, within 2 months. In addition, The Pensions Regulator may provide a decision-making period at each stage of the complaint procedure, of up to 4 months. At any stage of the dispute process, you may refer your complaint to TPO (The Pensions Ombusdman).

Who can use this procedure?

Before completing the attached form you should ensure that you are eligible to make a complaint under this procedure. To be eligible you must be in one of the following categories.

- (a) Existing fund member in active service
 - with deferred benefits
 - in receipt of a pension
- (b) Widow(er), civil partner or dependant of a deceased member.
- (c) Prospective fund member, i.e. eligible to become a member of the Scheme subject to the agreement of the employer.
- (d) Anyone ceasing to fall into the above categories within 6 months of making the complaint.
- (e) An ex-spouse or civil partner of an active or former member, who has been provided with benefits in the Scheme as part of a pension sharing order.
- (f) Anyone claiming to fall into any of the above categories.

If you wish you may nominate a representative to make the complaint on your behalf.

You will not be able to use the procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman has commenced an investigation.





INTERNAL DISPUTE RESOLUTION PROCEDURE STAGE 1

How to make a complaint

If you wish to make a complaint, you must submit the attached Stage 1 form to David Pert, Senior Manager Compensation & Benefits.

When will you hear?

You should hear from David Pert, within two months of making your complaint. If your complaint cannot be addressed within this time scale you will be told why there is a delay in response and when you can expect to hear further.

Data Protection

When dealing with member complaints, personal data will be held in line with the Scheme's Data Protection Policy. This can be found on the Scheme's website,. https://www.raytheonpensions.co.uk/documents-and-forms

Additional Services

The following additional services are available to members when seeking advice on money and pension choices or solving disputes.

Money Helper

Money Helper is a government-approved online advice service, providing impartial advice on money and pensions choices. The free online, phone or face-to-face service is provided by the Money and Pensions Service, a body sponsored by the Department for Work and Pensions.

More information can be found on the MoneyHelper website linked below: https://www.moneyhelper.org.uk/en

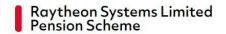
The Early Resolution Service – The Pensions Ombudsman

The Early Resolution Service is a service provided by the Pensions Ombudsman that aims to provide an informal and streamlined approach to dispute resolution through the use of a pension professional appointed caseworker for each member case.

Caseworkers will carefully consider what members provide them with and will use their expertise and experience to explore the issues and possible options. More information on how the Early Resolution Service is operated can be found on their factsheet linked below:-

https://www.pensionsombudsman.org.uk/sites/default/files/publication/files/ERS%20factsheet.pdf





INTERNAL DISPUTE RESOLUTION FORM STAGE 1

Part 1	
Details of Scheme Me	ember
Full Name	
Address	
Date of Birth	
National Insurance No	
Part 2	
Details of Person Mal	king the Complaint
	person making the complaint is the spouse, civil partner or
dependant of a deceased r	member
Full Name	
Address	
Date of Birth	
Relationship to member	
Dout 2	
Part 3	tive esting on behalf of complainant (if any)
Full Name	tive acting on behalf of complainant (if any)
Address	
Address to be used for	Vaa/Nia
Address to be used for	Yes/No
correspondence?	





Part 4

Details of the Complaint

A statem are aggr if necess	nent of the disagreement together with sufficience ieved must be provided in the space below. (G sary.)	ent details to demonstrate why you (Continue on separate piece of pape
Signed	(by or on behalf of the complainant)	Date

Please return the completed form to: David Pert, Senior Manager

Raytheon Systems Limited Pension

Scheme

Queensway Industrial Estate

Glenrothes KY7 5PY





INTERNAL DISPUTE RESOLUTION PROCEDURE STAGE 2

Complaint Procedure

This note explains the action you should take if you are dissatisfied with the response provided by David Pert, Senior Manager Compensation & Benefits.

How to refer your complaint to the Trustees - second stage

If you wish to refer your complaint to the Trustees, you must complete the attached Form and send this, together with a copy of the response received from David Pert, to the Trustees at the address shown on the Form. The complaint can only be reconsidered by the Trustees if these documents are received by them within six months of the response from David Pert.

When will you hear?

You should hear from the Trustees within two months of referring your complaint to them. If the matter cannot be addressed within this time scale you will be told why there is a delay in response and when you can expect to hear further.

What if you disagree with the Trustees' response to your complaint?

At any stage of the dispute process, you may refer the matter to TPO (The Pensions Ombudsman), the addresses of whom will be provided with the Trustees' response. TPO is available to assist members and beneficiaries of a scheme in connection with any difficulties or complaints they have regarding that scheme.





INTERNAL DISPUTE RESOLUTION FORM STAGE 2

Part 1	
Details of Scheme Me	ember
Full Name	
Address	
Date of Birth	
National Insurance No	
Part 2	
Details of Person Mal	king the Complaint
	person making the complaint is the spouse, civil partner or
dependant of a deceased r	nember
Full Name	
Address	
Date of Birth	
Relationship to member	
Part 3	
	tive acting on behalf of complainant (if any)
Full Name	
Address	
Address to be used for	Yes/No
correspondence?	



Part 4

Statement of reason for disagreement with decision from first stage

response	e sufficient details to demonstrate why the compressived in the first stage in the space below. ecessary.)			
I request the Trustees of the Raytheon Systems Limited Pension Scheme to reconsider the decision dated in connection with my recent complaint.				
Signed		Date		

Please return the completed form together with a copy of the response received from the Senior Manager Compensation & Benefits in the first stage to:

The Trustees of the Raytheon Systems Limited Pension Scheme Queensway Industrial Estate Glenrothes KY7 5PY