

# Cambridge Colleges Federated Pension Scheme

## Dispute resolution procedure

### Introduction

The Pensions Act 1995 requires Occupational Pension Schemes to have in place procedures for dealing with disputes between members and the Scheme's Trustees.

This leaflet explains what you should do if you have a dispute with the Trustees of the Cambridge Colleges Federated Pension Scheme.

**Who is eligible to use the procedure?** If you belong to one of the categories below, you can use the procedures if your dispute is as a result of a disagreement between you and the Trustees. The disagreement can be about any matter relating to you and the pension scheme.

- you are an active member of the Scheme
- you are a retired member currently receiving a pension from the Scheme
- you are the widow, widower or partner of a deceased member
- you have left the scheme and have deferred benefits in the Scheme
- you are not a member of the Scheme, although you are eligible to join
- anyone who has ceased to be in any of the above categories within six months before lodging a complaint
- anyone contending they fall in any of the above categories

### How do I get the Trustees' decision on my dispute?

The Head of Pensions Administration, University of Cambridge, has been appointed by the Trustees to investigate and give a decision on disagreements.

You can ask for a written decision of your disagreement by completing form CCFPS/DRP/A1 which is available on the website [www.pensions.admin.cam.ac.uk/CCFPS](http://www.pensions.admin.cam.ac.uk/CCFPS). The completed form should be sent to the following address:

**Head of Pensions Administration  
University of Cambridge  
Greenwich House  
Madingley Road  
Cambridge, CB3 0TX**

It is important that you give a full description of your complaint on the form, as this will help a reply to be given quickly.

You can, if you wish, appoint someone to act on your behalf. If you wish to do this the Trustees will require a letter of authority signed by you and showing the name and address of the person you wish to appoint. Either you or your representative may complete and sign the form. A copy of the reply will be sent to both you and your representative.

### How soon can I expect a reply?

You will normally be given a decision in writing within two months from the date your complaint is received. If this is not possible, you will receive a letter explaining the reason for the delay and a target date for a full reply. The full reply will also explain why the decision has been reached. In any event you will be notified of the decision no more than 15 working days after the decision has been made.

### Is there a right of appeal if I do not agree with the decision?

If you do not agree with the decision, you have six months to ask the Trustees to reconsider the decision. You should make your request in writing by completing form CCFPS/DRP/A2, which is available on the website [www.pensions.admin.cam.ac.uk/CCFPS](http://www.pensions.admin.cam.ac.uk/CCFPS). The completed form should be sent, marked for the attention of the Chairman of the Trustees, to the following address:

**Chairman of the Trustees of the CCFPS c/o  
University of Cambridge  
Head of Pensions Administration  
Greenwich House  
Madingley Road  
Cambridge, CB3 0TX**

You should explain in detail why you disagree with the decision as this will help the Trustees to reconsider the decision quickly.

You can, if you wish, appoint someone to act on your behalf. If you wish to do this the Trustees will require a letter of authority signed by you and showing the name and address of the person you wish to appoint. Either you or your representative may complete and sign the form. A copy of the reply will be sent to both you and your representative.

### How soon can I expect a reply this time?

The Trustees will normally reconsider the decision and reply to you within two months of receiving your form or letter. If this is not possible, you will receive a letter explaining the reason for the delay and a target date for a full reply. In any event you will be notified of the decision no more than 15 working days after the decision has been made.

The reply will tell you if the Trustees have confirmed or changed the original decision. In either case, the reply will also explain why the Trustees have reached their decision.

### What can I do if I am still not happy with the Trustees' decision?

The Trustees' decision will include a statement to let you know that;

- The Pensions Advisory Service (TPAS) is available to help members if they have failed to resolve a difficulty with the Trustees
- The Pensions Ombudsman can investigate and rule on any complaint or dispute of fact or law in relation to the Scheme

You will also get a note of the addresses of TPAS and the Pensions Ombudsman.