



CAMBRIDGE UNIVERSITY ASSISTANTS' CONTRIBUTORY PENSION SCHEME

DISPUTES WITH THE TRUSTEES

Introduction

As a result of the Pensions Act 1995, Occupational Pension Schemes must have a procedure 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 Trustee of the Cambridge University Assistants' Contributory 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 or widower 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

Please note that the procedure does not cover any disagreements affecting your employment, which is subject to a separate grievance procedure as referred to in your contract of employment.

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

Mrs S E Curryer, Head of Pensions Administration, University of Cambridge, has been appointed by the Trustees to investigate and give a decision on disagreements. You must apply to her in writing.

You can ask for a written decision on your disagreement by completing form CPS/DRP/A1 which is attached to this guide. The completed form should be sent to the following address:

Mrs S E Curryer
Head of Pensions Administration
University of Cambridge
Finance Division
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. 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 2 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 it has been made.

The 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.

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

If you do not agree with the decision, you have 6 months to ask the Trustees to reconsider the decision. You should make your request in writing, by completing form CPS/DRP/A2, which is attached to this guide. The completed form should be sent, attaching a copy of the written decision, marked for the attention of the Chairman of the Trustees, to the following address:

Chairman of the C U Pension Trustee Ltd.
c/o University of Cambridge
Finance Division
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. 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 2 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. This could happen if you raise new matters which need to be investigated by the Trustees.

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. In any event you will be notified of the decision no more than 15 working days after it has been made.

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.

Asking for a written decision

If you have a disagreement with the Trustees, you can use this form to ask for a written decision. The completed form should be sent to:-

Mrs S E Curryer
Head of Pensions Administration
University of Cambridge
Finance Division
Greenwich House, Madingley Road
Cambridge CB3 0TX

who has been appointed by the Trustees to investigate and give a decision on any disagreements.

MEMBER'S DETAILS
Name
Address
National Insurance Number
Payroll Number
Date of Birth

YOUR DETAILS (if you are not the member)
Your name
Your address
Your date of birth
Your relationship to the member

YOUR COMPLAINT
Please describe your complaint (Use the reverse of this form if you need more space). You may attach copies of any letters which already describe your complaint.

Signed:	Date:
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Please note: If you wish to appoint someone to act on your behalf, please attach a letter of authority. Your letter should show the name and address of the person you wish to appoint. A copy of the Trustees decision will be sent to both you and your representative.

YOUR COMPLAINT

Signed:

Date:

Asking the Trustees to reconsider the written decision

If you do not agree with the written decision, you can use this form to ask the Trustees to reconsider the decision. Please send the form with a copy of the written decision to the Trustees at the address below:-

Chairman of the C U Pension Trustee Ltd.
c/o University of Cambridge
Finance Division
Greenwich House, Madingley Road
Cambridge CB3 0TX

MEMBER'S DETAILS
Name
Address
National Insurance Number
Payroll Number
Date of Birth

YOUR DETAILS (if you are not the member)
Your name
Your address
Your date of birth
Your relationship to the member

WHY I AM DISSATISFIED WITH THE WRITTEN DECISION
Please give the reasons why you are dissatisfied with the written decision (Use the reverse of this form if you need more space).

Please reconsider the written decision.
Signed: _____ Date: _____
<i>Please remember to attach a copy of the written decision</i>

Please note: If you wish to appoint someone to act on your behalf, please attach a letter of authority. Your letter should show the name and address of the person you wish to appoint. A copy of the Trustees decision will be sent to both you and your representative.

WHY I AM DISSATISFIED WITH THE WRITTEN DECISION

Signed:

Date: