

# ALLEN & OVERY PENSION SCHEME

## Dispute Resolution Procedure

### General

This section sets out the procedure that will be followed to deal with disagreements between beneficiaries (or potential beneficiaries) of the Allen & Overy Pension Scheme “the Scheme” and the Trustee.

### Whose complaints are covered by this procedure?

Complaints can be accepted under this procedure by:

- any current member or deferred pensioner or pensioner of the Scheme;
- any employee who is potentially a prospective member;
- a former member’s widow, widower, surviving civil partner or other dependant;
- any surviving non-dependant beneficiary of a deceased member
- any person claiming to be, or entitled to become, one of the above;
- anyone who ceased to be in one of the above categories in the previous six months.

A complaint can be made on behalf of one of the above by a representative nominated by him or her. If a complainant is incapable of acting for himself or herself it may be made by his or her personal representatives.

This procedure does not cover complaints in respect of former members who have transferred their benefits from the Scheme more than six months ago, or complaints which are subject to specific investigation by the Pensions Ombudsman or where proceedings have begun in a court or tribunal.

### What is the procedure?

(I) The complainant must put in writing:

- (a) his or her name, address, date of birth and National Insurance number;
- (b) if the complainant is the widow, widower or Dependant of a deceased member, the name, date of birth and National Insurance number of the member and relationship with the member;
- (c) if the complaint is to be dealt with by a representative, his or her name and address; and
- (d) details of the nature of the complaint (copies of relevant documentation relating to the complaint should be enclosed).

(II) The complaint should be addressed to Elizabeth Thompson, Pension & Benefits Senior Manager in the Human Resource Department whom the Trustee has nominated to make the decision on a complaint. A complaint may be made within six months from the date the applicant ceased to be a person with an interest in the scheme. The address is; Elizabeth Thompson, Pension & Benefits Senior Manager, Human Resource Department, Allen & Overy LLP, One Bishops Square, London E1 6AD.

(III) Elizabeth Thompson will acknowledge receipt of a complaint and it will then be investigated. You may be asked for further information. You will be notified within four months with either a decision or an explanation of any delay and an expected date of issuing a decision.

- (IV) The response will include:
- (a) a statement of the decision;
  - (b) reference to any legislation being relied upon;
  - (c) reference to any part of the Rules of the Scheme being relied upon;
  - (d) reference to (V) below.
- (V) If the complainant is dissatisfied with this decision, he or she should write, within six months, to Allen & Overy Pension Trustee Limited, c/o the Human Resource Department, Allen & Overy LLP, One Bishops Square, London E1 6AD, enclosing:
- (a) a copy of the original complaint;
  - (b) a copy of the original decision;
  - (c) an explanation as to why the complainant disagrees with this decision.
- (VI) The complaint will then be considered by the Trustee and its decision will normally be communicated within two months of receipt of the complaint.
- (VII) If the complainant is dissatisfied with the decision of the Trustee, he or she can pursue this with TPAS (The Pensions Advisory Service), which is available to assist members and beneficiaries of the Scheme in connection with difficulties which they have failed to resolve with the Trustee.

If TPAS is unable to resolve matters, the complaint would go to the Pensions Ombudsman, who has statutory powers to investigate and determine any complaint or dispute of fact or law in relation to the Scheme. The address of both TPAS and the Ombudsman is:

11 Belgrave Road  
London  
SW1V 1RB  
Telephone number for TPAS: 0300 123 1047  
Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

Telephone number for the Pensions Ombudsman: 0800 917 4487  
E-mail: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

### **The Pensions Regulator**

The Pensions Regulator is a Government body in force to oversee the legal safeguards in place for members of group pension schemes. The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties and it has the following powers:

- to suspend, disqualify, remove and replace a trustee;
- to apply to the courts for injunctions, or restitution orders, to prevent the misuse or misappropriation of assets;
- to impose fines on corporate bodies or individuals, and in extreme circumstances to wind schemes up.

The Pensions Regulator can be contacted at:

The Pensions Regulator  
Napier House  
Trafalgar Place  
Brighton  
East Sussex BN1 4DW  
Tel: 0345 600 0707  
E-mail: [customersupport@tpr.gov.uk](mailto:customersupport@tpr.gov.uk)

**The term "Allen & Overy" means Allen & Overy LLP and/or its affiliated undertakings**