

A&O SHEARMAN 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 A&O Shearman 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 with rights in relation to the Scheme following a pension sharing order
- 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, unless the Trustee decides otherwise, cover complaints in respect of former members who have transferred their benefits from the Scheme more than six months ago. It does not cover 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, surviving civil partner or other 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, what loss has been suffered and what remedy is sought (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, A&O Shearman, 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, A&O Shearman, 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 (as well as any further documentation relevant to the complaint).
- (VI) The complaint will then be considered by the Trustee and its decision will normally be communicated within four 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 the Pensions Ombudsman which is available to assist members and beneficiaries of the Scheme in connection with difficulties which they have failed to resolve with the Trustee.

The Pensions Ombudsman

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a pension scheme made or referred in accordance with the Pension Schemes Act 1993.

If you are unhappy with our response, you can refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman operates within specified time limits which are typically for complaints to be made to him within three years of the event(s) giving rise to the complaint or within three years from when the complainant knew about those event(s) although he has discretion to extend the time limit in exceptional circumstances. The Pensions Ombudsman will only begin an investigation into a complaint after the Scheme's dispute resolution procedure has been fully exhausted.

The Pensions Ombudsman (including the Early Resolution Service) 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

Money and Pensions Service

If you have any general questions about your pension or require impartial assistance or support, the Money and Pensions Service is available at any time to assist with pensions questions, and with any issues you have been unable to resolve with the trustees or managers of the scheme. You can contact the Money and Pensions Service at:

Money Helper, Money and Pensions Service, 120 Holborn, London EC1N 2TD

Tel: 0800 011 3797

Email: pensions.enquiries@moneyhelper.org.uk

Website: <https://moneyandpensionsservice.org.uk/> or

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

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 does not, however, resolve or determine an individual's complaint about the administration of their pension scheme.

The Pensions Regulator can be contacted at:

Customer Support
The Pensions Regulator
Telecom House
125-135 Preston Road
Brighton
BN1 6AF

Tel: 0345 600 0707

E-mail: customersupport@tpr.gov.uk

The term "A&O Shearman" means Allen Overy Shearman Sterling LLP and/or its affiliated undertakings