HELP WITH PENSION PROBLEMS

IN THIS LEAFLET WE LOOK AT WHAT YOU CAN DO IF YOU ARE NOT HAPPY ABOUT A DECISION MADE ABOUT YOUR LGPS PENSION POSITION.

Who can help me if I have a query or complaint?

If you are in any doubt about your LGPS benefit entitlements, or have a problem or question about your LGPS membership or benefits, please contact Pension Services, for the Oxfordshire Pension Fund. We will seek to clarify or put right any misunderstandings or inaccuracies as quickly and efficiently as possible.

If your query is about your contribution rate or your pensionable pay, please contact your employer's personnel/HR or payroll section so they can explain how they have decided which contribution band you are in, or describe what makes up pensionable pay.

If you are still dissatisfied with any decision made in relation to the scheme you have the right to have your complaint reviewed under the scheme's Internal Disputes Resolution Procedure also known as Adjudication of disagreements procedure. There are also a number of other regulatory bodies that may be able to assist you.

Here are the various ways you can ask for help with a pension problem.

- **Internal Disputes Resolution Procedure**

  In the first instance you should write to the adjudicator appointed by the body who made the decision about which you wish to appeal. You must do this within six months of the date of the notification of the decision or the act or omission about which you are complaining (or such longer period as the adjudicator considers reasonable). This is a formal review of the initial decision or act or omission and is an opportunity for the matter to be reconsidered. The adjudicator will consider your complaint and notify you of his or her decision.

  If you are dissatisfied with that person's decision, (or their failure to make a decision) you may apply to the Pension Services Manager to have it reconsidered.

  The Pension Services Manager can tell you who your employer's / the Fund's administering authority's adjudicator is and supply you with a more detailed leaflet on the Internal Disputes Resolution Procedure and relevant time limits together with a form to fill in or you can ask your employer direct. Contact details for Pension Services are at the end of this leaflet.

- **The Pensions Advisory Service (TPAS)**

  TPAS provide independent and impartial information about pensions, free of charge, to members of the public. TPAS is available to assist members and beneficiaries of the scheme with any pension query they have or any general requests for information or guidance concerning their pension benefits. TPAS can be contacted at:

  11 Belgrave Road
  London
  SW1V 1RB
  Telephone: 0800 011 3797
  Website: www.pensionsadvisoryservice.org.uk (where you can submit an online enquiry form).

- **The Pensions Ombudsman (TPO)**
  The TPO deals only with pension complaints. It can help if you have a complaint or dispute about the administration and /or management of personal and occupational pension schemes. Some examples of the types of complaints it considers are (this list is not exhaustive):

  - automatic enrolment
  - benefits: including incorrect calculation, failure to pay or late payment
  - death benefits
  - failure to provide information or act on instructions
  - ill health
  - interpretation of scheme rules
  - misquote or misinformation
  - transfers

  You have the right to refer your complaint to the TPO free of charge. There is no financial limit on the amount of money that TPO can make a party award you. Its determinations are legally binding on all parties and are enforceable in court.

  Contact with the TPO about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later within three years of when you first knew about it (or ought to have known about it). There is a discretion for those time limits to be extended.

  TPO can be contacted at:

  10 South Colonnade
  Canary Wharf
  E14 4PU
  Telephone: 0800 917 4487
  Website: www.pensions-ombudsman.org.uk (where you can submit an online complaint form)

- **The Pensions Regulator**

  Website: www.thepensionsregulator.gov.uk
  This is the regulator of work-based pension schemes. The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put

matters right, where needed. In extreme cases, the regulator is able to fine trustees or employers, and remove trustees from a scheme. You can contact the Pensions Regulator at:

Telephone: 0345 6007060
Website: www.thepensionsregulator.gov.uk

How can I trace my pension rights?

The Pension Tracing Service holds details of pension schemes, including the LGPS, together with contact addresses. It provides a tracing service for ex-members of schemes with pension entitlements (and their dependants) who have lost touch with previous schemes. All occupational and personal pension schemes have to register if the pension scheme has current members contributing to the scheme or people expecting benefits from the scheme. If you need to use this tracing service please write to:

The Pension Tracing Service
The Pension Service 9
Mail Handling Site 9
Wolverhampton
WV98 1LU

Telephone 0800 731 0193
Or visit: www.gov.uk/find-lost-pension

Don't forget to keep your pension providers up to date with any change in your home address.

The information in this leaflet is based on the Local Government Pension Scheme Regulations 2013 and the Local Government Pension Scheme (Transitional Provisions, Savings and Amendment) Regulations 2014 (both effective from 1 April 2014) and as amended and other relevant legislation. It applies to individuals who were contributing members of the Local Government Pension Scheme (LGPS) on 1 April 2014 or who have joined the scheme on or after that date. This leaflet is for employees in England or Wales and reflects the provisions of the LGPS and overriding legislation at the time of publication.

In the future the Government may make changes to overriding legislation and, after consultation with interested parties, may make changes to the LGPS.

This leaflet is for general use and cannot cover every personal circumstance nor does it cover specific protected rights that apply to a very limited number of employees. In the event of any dispute over your pension benefits, the appropriate legislation will prevail as this booklet does not confer any contractual or statutory rights and is provided for information purposes only.

The booklet explains the benefits available to you as a member of the LGPS. It describes how the scheme works, what it costs to be a member and the financial protection that it offers to you and your family.

The national website for members of the LGPS is www.lgpsmember.org

As the Administering Authority of the Fund we hold securely, certain information about you ("personal data"), which we need to administer the Fund. The information is provided by yourself and your employer. If you believe the information we hold is incorrect contact Pension Services. You will find more details, and the full details of the privacy notice on www.oxfordshire.gov.uk/cms/content/administration-and-performance

You are welcome to contact Pension Services with any questions about how we use and or share your information, find out more about your rights or to see what information we hold.

More information

For more information or if you have a problem or question about your LGPS benefits, please contact Pension Services.

Oxfordshire County Council is the Administering Authority for the Oxfordshire Pension Fund. For more information about your pension with the LGPS contact

Pension Services
Oxfordshire County Council
4640 Kingsgate
Cascade Way
Oxford Business Park South
Oxford
OX4 2SU

General enquiries

Telephone: 0330 0241 359
E-mail: pension.services@oxfordshire.gov.uk

Please make an appointment before visiting the office. We cannot automatically guarantee parking on this site

Website: www.oxfordshire.gov.uk/pensions

The national web site for members of the LGPS is www.lgpsmember.org