



The Research Machines plc 1988 Pension Scheme and the Consortium CARE Scheme

Internal Dispute Resolution Procedure

Adopted March 2021

1. ADOPTION

- 1.1 In accordance with Sections 50 to 50B of the Pensions Act 1995, RM Pension Scheme Trustee Limited (**Trustee**) has adopted an internal dispute resolution procedure (**IDRP**) as trustee of:
- 1.1.1 the Research Machines plc 1988 Pension Scheme (**RM Scheme**); and
 - 1.1.2 the Consortium CARE Scheme (**Consortium CARE Scheme**).
- 1.2 Unless otherwise defined below, all capitalised terms in this document are as defined in the Third Definitive Trust Deed and Rules of the RM Scheme dated 21 April 2016 or in the Constitutional Rules and Benefit Rules of the Consortium CARE Scheme dated 6 April 2011 (as applicable) (in each case, the **Rules**).

2. WHO MAY MAKE A COMPLAINT?

- 2.1 Any person listed below may make a complaint under this IDRP:
- 2.1.1 a Member of the RM Scheme;
 - 2.1.2 a Member of the Consortium CARE Scheme;
 - 2.1.3 a Non-member Complainant, being:
 - (a) the widow, widower, surviving civil partner or surviving dependant of a deceased Member;
 - (b) a surviving, non-dependant beneficiary of a deceased Member (someone who, on the death of the Member, is entitled to the payment of benefits under the RM Scheme or the Consortium CARE Scheme, as applicable);
 - (c) a person who has ceased to be in one of the categories above; or
 - (d) a person who claims to be in one of the above categories where the dispute relates to whether he or she is such a person.
- 2.2 The RM Scheme and the Consortium CARE Scheme are currently closed to accrual of benefits. If this position changes, either generally or in relation to an individual, the Trustee shall revisit this IDRP and make revisions to clarify who may make a complaint under this IDRP.

3. FORM OF COMPLAINTS

- 3.1 Complaints should be made in writing, preferably using the form attached to this document, however the Trustee will accept complaints not made using the form. The form can be sent to the Trustee either by email or by post.
- 3.2 A complaint should be brought within 6 months of the occurrence of the event or decision which is the basis of the complaint.
- 3.3 Any complaint made under the IDRP must relate to the RM Scheme or the Consortium CARE Scheme (as applicable), and relate to the Trustee or the managers of the RM Scheme or the Consortium CARE Scheme (as applicable). It can also relate to the conduct or a decision of:
- 3.3.1 RM Education Ltd in relation to the RM Scheme; or
 - 3.3.2 RM Educational Resources Limited in relation to the Consortium CARE Scheme,
- (each of those companies being referred to as the **Company** in this IDRP) or to the conduct or a decision of the relevant participating employer in the RM Scheme or the Consortium CARE

Scheme (as applicable), if it would be necessary for the Member or Non-member Complainant to first pursue a complaint via the IDRP before the matter could be escalated to the Pensions Ombudsman. However, no complaint may be made under the IDRP which relates solely to a person's employment with the Company or other participating employer.

3.4 Any complaint should contain the following information:

- 3.4.1 the full name, date of birth, address and National Insurance number of the Member or, if applicable, the Non-member Complainant;
- 3.4.2 if the Member or Non-member Complainant has a representative, the full name and address of that representative, including which address should be used for the service of any legal documents; and
- 3.4.3 an explanation of the complaint, which includes enough detail for the Trustee to assess the disagreement and why the complaint is being brought.

3.5 If the Member or Non-member Complainant has a representative, this representative must be:

- 3.5.1 nominated by the Member or Non-member Complainant to make the complaint, receive correspondence relating to the complaint and deal with queries raised by the Trustee in relation to the complaint;
- 3.5.2 in the case of a deceased Member or Non-member Complainant, the personal representative of the Member or Non-member Complainant; or
- 3.5.3 where the Non-member Complainant is a child, or otherwise unable to represent himself, a member of the Non-member Complainant's family, or properly appointed guardian or representative.

4. PROCESS AND TIMESCALES

- 4.1 The Trustee has adopted a one-stage IDRP. The Trustee will acknowledge receipt of a complaint within five working days. This acknowledgement will highlight that the Money and Pensions Service (**MAPS**) is available to assist with any complaints and will provide MAPS' contact details.
- 4.2 The Trustee will then consider the complaint and issue a decision as soon as practicable, but in any case within 4 months of receipt of the complaint.
- 4.3 If the Trustee is unable to make a decision within this timeframe, the Trustee must notify the Member or Non-member Complainant, or the representative) of this, explaining the reason for the delay and providing an timescale in which the decision is to be made.

5. TRUSTEE DECISION MAKING

5.1 When reaching the decision, the Trustee should:

- 5.1.1 request any further information it believes necessary from the Member, Non-member Complainant or the representative;
- 5.1.2 fully investigate the complaint;
- 5.1.3 consider whether advice is required from the Scheme's Actuary, legal advisors, or other professional, and take that advice if necessary; and
- 5.1.4 consider all relevant factors pertinent to the complaint, and disregard any irrelevant factors.

- 5.2 The Trustee may delegate all or part of the investigation and determination of any complaint to a sub-committee (whether formed especially for the purpose of dealing with the complaint or otherwise).

6. NOTIFICATION OF DECISION

- 6.1 The Trustee will notify the Member, Non-member Complainant or the representative in writing of the Trustee's decision no later than 15 working days after the decision was made.

- 6.2 The notice of the Trustee's decision shall include:

- 6.2.1 a statement of the decision taken;
- 6.2.2 reasons for the decision (if the Trustee thinks it is appropriate to provide these);
- 6.2.3 reference to the relevant provisions of the Rules of the RM Scheme or the Consortium CARE Scheme (as applicable) that were relevant to the decision;
- 6.2.4 reference to any legal provision or ruling which was relevant to the decision;
- 6.2.5 a statement that MAPS can assist with complaints;
- 6.2.6 the contact details for MAPS;
- 6.2.7 a statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a scheme made, or referred to, under the Pension Schemes Act 1993; and
- 6.2.8 the Pensions Ombudsman's contact details.

Internal Dispute Resolution Procedure (IDRP) – Complaint Form

Please complete all relevant sections in capitals.

YOUR DETAILS (to be completed in all circumstances)

Name: _____

Address: _____

Postcode: _____

Telephone number: _____

E-mail address: _____

Date of birth: _____

National Insurance number: _____

REPRESENTATIVE'S DETAILS (To be completed only if you have a representative acting on your behalf)

Representative's name: _____

Address: _____

Postcode: _____

Telephone number: _____

E-mail address: _____

Should this address be used for serving the decision or any requests for additional information? Yes/No
(delete as applicable)

DETAILS OF THE COMPLAINT (to be completed in all circumstances)

Does your complaint relate to your own (current or former) membership of either the RM Scheme or the Consortium CARE Scheme? Yes/No (delete as applicable)

If yes, please provide details of your membership - for example, whether you are a member of the RM Scheme or the Consortium CARE Scheme; whether you are a deferred or pensioner member; and the date you joined the Scheme (if known).

If not, please provide the following details relating to the relevant Member:

Member's name: _____

Member's address: _____

Postcode:	<hr/>
Member's date of birth:	<hr/>
Member's date of death (if applicable):	<hr/>
Member's National Insurance number:	<hr/>
Your relationship to the Member:	<hr/>
	<hr/>
Member of RM Scheme or Consortium CARE Scheme:	<hr/>

DETAILS OF YOUR COMPLAINT *(to be completed in all circumstances)*

Please provide details of your complaint, with copies of any supporting documents or correspondence. If you need more space please continue on a separate sheet and include this sheet when submitting your form.

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Signature of complainant

Please send this application either by email to rmpic@psgovernance.com, or by post to RM Pension Trustee Limited, c/o PSGS, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ.

Please note that your complaint may not be dealt with under this IDRP if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no such proceedings have commenced.