

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. Contact details can be found at the end of each leaflet including this one. We will try to clarify or put right any misunderstandings or inaccuracies as quickly and efficiently as possible.

If your query is about your contribution rate, please contact your employer's Personnel/HR or Payroll section so they can explain how they have decided which contribution band you are in. RBK employees (including those at schools) should contact Pension Services.

If you are still dissatisfied with any decision made in relation to the Scheme you have the right to have your complaint independently reviewed under the Scheme's Internal Disputes Resolution 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 person nominated 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 about which you are complaining (or such longer period as the nominated person considers reasonable). This is a formal review of the initial decision and is an opportunity for it to be reconsidered. The nominated person will consider your complaint and notify you of his/her decision.

If you are dissatisfied with that person's decision, you may, within six months of the date of the decision, apply to the Fund's administering authority to have it reconsidered.

More information (including a form you can use if you wish to challenge a decision) can be found on our web pages www.kingston.gov.uk/pensions.

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

TPAS is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have or any difficulty which they cannot resolve with their scheme administrators. TPAS can be contacted at:

11 Belgrave Road
London
SW1V 1RB

Telephone 0845 601 2923

- **Pensions Ombudsman**

In cases where a complaint or dispute cannot be resolved after the intervention of TPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for an adjudication. The Ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law and his or her decision is final and binding (unless the case is taken to the appropriate Court on a point of law). Matters where legal proceedings have already started cannot be investigated by the Pensions Ombudsman. The Pensions Ombudsman can be contacted at:

11 Belgrave Road
London
SW1V 1RB Telephone 0207 834 9144

- **The Pensions Regulator**

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:

Napier House
Trafalgar Place
Brighton
BN1 4DW Telephone 0870 6063636

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 employers. All occupational and personal pension schemes have to register if the pension scheme has current members contributing to their 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
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA Telephone 0845 6002 537

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

More information

For more information or if you have a problem or question about your LGPS membership or benefits, please contact:

Pension Services
Royal Borough of Kingston
Guildhall 2
Kingston upon Thames
KT1 1EU
Fax 020 8547 5611

www.kingston.gov.uk/pensions

pensions@rbk.kingston.gov.uk

You can speak to us or e-mail us as follows, according to the first letter of your surname:

1st Letter of your Surname	Pension Services Team Member	Telephone	E-mail
A to G	Gary Stephenson	020 8547 5615	Gary.Stephenson@rbk.kingston.gov.uk
H to R	Kathryn Derbyshire	020 8547 5610	Kathryn.Derbyshire@rbk.kingston.gov.uk
S to Z	Geraldine Wells	020 8547 5722	Geraldine.Wells@rbk.kingston.gov.uk

The national web site for members of the LGPS can be found at www.lgps.org.uk

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