

## The Taylor Wimpey Pension Scheme Internal Dispute Resolution Procedure

Any concerns or queries that you have regarding your membership of, or benefits payable from, the Scheme can be raised at any time with our administrators, Hymans Robertson LLP, 20 Waterloo Street, Glasgow G2 6DB, by telephone: 0141 566 7578 or by way of email: [taylorwimpey@hymans.co.uk](mailto:taylorwimpey@hymans.co.uk).

However, at times there will be problems or misunderstandings that cannot be solved informally. As a result, Taylor Wimpey Pension Trustees Limited (the "**Trustee**") as trustee of the Taylor Wimpey Pension Scheme (the "**Scheme**") has also adopted an internal dispute resolution procedure ("**IDRP**") in accordance with the Pensions Act 1995.

### Who may make a complaint?

Any person listed below (a "**Complainant**") may make a complaint under this IDRP:

- a member of the Scheme (including those with a deferred pension or a pensioner)
- a widow, widower, surviving civil partner or dependant of a deceased member of the Scheme
- a surviving beneficiary of a deceased member of the Scheme. On the death of a member, this is a person who is entitled to the payment of benefits under the Scheme
- a person who claims to be in one of the above categories and the dispute relates to whether he or she is such a person
- if a Complainant dies, his "personal representative"

A person who has ceased to be in one of the categories above may also make a complaint. However, in such circumstances, the Complainant must bring a claim within six months of the date that he ceased to be (or claims he ceased to be) within one of these categories. The Trustee may, at its sole discretion, agree to accept an application outside of this time limit.

A complaint under the IDRP must be about the Scheme and relate to the Trustee.

In order for your complaint to be processed, you will need to provide us with relevant evidence and information as set out in this form. This is likely to include personal data about you, (or, if applicable your spouse or dependants or representative) which will be processed in accordance with the Scheme's privacy notice. We may pass information you provide in relation to this dispute on to Hymans Robertson LLP (as the Scheme's administrator), XPS Pensions (as the Scheme's actuary), Taylor Wimpey UK Limited (as the Scheme's sponsoring employer), and/or CMS Cameron McKenna Nabarro Olswang LLP (as the Trustee's legal advisers).

We may need to process special categories of sensitive personal data for the purpose of considering and deciding your complaint. This includes data concerning racial or ethnic origin, religious beliefs, health or sexual orientation. We may process your dispute (including this sensitive information) where it is necessary in order to comply with our legal obligations or to establish or defend legal claims.

### **Can I ask somebody else to represent me?**

The Complainant may have a representative, if they wish. The Complainant must provide the representatives' name, address and profession. In addition, the Complainant will also need to give us authority to disclose personal information.

### **What information do we need?**

Complaints must be made in writing. Complaints from members, or a person claiming to be a member, must contain the following information:

- the full name, address, date of birth and National Insurance number of the member
- the full name and address of the member's representative (if any) and whether that address should be used for the service of legal documents
- an explanation of the issue between the member and the Scheme, including enough details to show why the member has a valid complaint

### **What is the procedure?**

There are usually two stages.

#### ***Stage One***

The Secretary to the Trustee is the specified person who considers complaints at the first stage of the IDRPs.

The complaint should be addressed to:

Secretary to the Trustee  
Taylor Wimpey Pensions Department  
Unit 2, Tournament Court  
Edgehill Drive  
Warwick  
CV34 6LG

Email: [pensions@taylorwimpey.com](mailto:pensions@taylorwimpey.com)

#### ***The Stage One decision***

The Secretary to the Trustee will acknowledge receipt of a complaint as soon as possible, including a statement acknowledging that the Pensions Advisory Service ("TPAS") is available to assist members and beneficiaries with any difficulty with the Scheme (and providing TPAS' contact details).

The Secretary to the Trustee will look to make a decision as soon as possible after receipt of the complaint (and in any event within three months of receiving the complaint).

If the Secretary to the Trustee cannot make a decision within three months, they will notify the Complainant (or his representative), explaining the reason for the delay and when they expect to be in a position to make a decision.

The Secretary to the Trustee will notify the Complainant and the Trustee of the decision in writing no later than 15 working days after the decision was made.

**Stage Two – Appeals**

The Complainant may appeal against the decision of the Secretary to the Trustee and ask the Trustee to review the Complaint. The notice of appeal must be sent to the Trustee, addressed to it at:

The Trustee Directors  
Taylor Wimpey Pension Trustees Limited  
Unit 2, Tournament Court  
Edgehill Drive  
Warwick  
CV34 6LG

Email: [pensions@taylorwimpey.com](mailto:pensions@taylorwimpey.com)

In addition to the information which was provided at the first stage, you should include a copy of the decision and say why you are not satisfied with it.

The notice of appeal must be received by the Trustee within six months from the date of the notice of the Secretary to the Trustee's decision. If notice of an appeal is received after this date, the Trustee directors may, in their absolute discretion, decide whether or not to accept the appeal.

The Trustee directors may request any additional information they require.

The Trustee directors will use their reasonable efforts to make their decision within three months of receiving the appeal.

If the Trustee directors cannot make their decision within three months of receiving the appeal, they shall inform the Complainant or his representative (as appropriate) in writing, of the reasons for the delay and when they expect to make a decision on the appeal.

The Trustee directors will notify the Complainant of their decision in writing, no later than 15 working days after the decision is made.

If, following a dispute raised by a Complainant, the Pension Ombudsman commences an investigation into the matter, or proceedings in respect of the matter have been raised in any court or tribunal, this dispute resolution process shall immediately cease.

**Is there anyone from whom I can seek help who is independent of the Scheme?**

***The Pensions Advisory Service***

TPAS (the Pensions Advisory Service) is an independent body available to assist members and beneficiaries of the Scheme in connection with issues or complaints which they have failed to resolve with the Trustee, and to answer general queries. TPAS services are free to members of the public and can be contacted at:

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

Tel: 0800 011 3797 (Monday – Friday, 9am-5pm)

Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

***The Pensions Ombudsman***

The Pension Ombudsman is appointed under the Pensions Schemes Act 1993 as an independent body and may investigate and determine any complaint or dispute of fact or law made or referred to the Ombudsman under the Act. Before accepting any matter for investigation, the Pensions Ombudsman usually insists that the matter shall previously have been raised through the IDRPs and with TPAS, and still remains unresolved.

The Pensions Ombudsman can be contacted at:

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London E14 4PU

Telephone: 0800 917 4487 (Monday – Friday, 9am -5pm)

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

**Future Changes**

The Trustee directors will review this IDRPs at least every three years and reserve the right to alter these procedures to reflect experience and changes of circumstances or law.