

## The Taylor Wimpey Pension Scheme Internal Dispute Resolution Procedure

From time-to-time members may have concerns or queries in relation to their membership of, or benefits payable from, the Scheme. These can usually be resolved by raising them 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 may be problems or misunderstandings that cannot be resolved informally. As a result, Taylor Wimpey Pension Trustees Limited (the "**Trustee**") as trustee of the Taylor Wimpey Pension Scheme (the "**Scheme**") has 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 complaint relates to whether he or she is such a person; and
- if a Complainant dies, their "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 they ceased to be (or claims they 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/or relate to the Trustee.

In order for your complaint to be considered, you will need to provide us with details of the complaint together with any relevant evidence and supporting information. A complaint brought under the IDRP is likely to include personal data about you (or, if applicable your spouse or dependants or representatives) which will be processed in accordance with the Scheme's privacy notice. We may also pass any information you provide in relation to your complaint on to Hymans Robertson LLP (the Scheme's administrator), XPS Pensions (the Scheme's actuary), Taylor Wimpey UK Limited (the Scheme's sponsoring employer), and/or CMS Cameron McKenna Nabarro Olswang LLP (the Trustee's legal advisers).

Sometimes 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 will only process your 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?

To help you with your complaint, you may ask someone to act as your representative, if you wish. You will need to provide us with the representative's name, address and contact details. In addition, you will also need to give us authority to disclose your personal information to them.

### What information do we need?

Complaints must be made in writing and will usually be submitted by letter or email. 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 correspondence; and
- 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?**

The Trustee has adopted a two-stage complaints procedure which is set out below.

### **Stage One**

The Secretary to the Trustee is the specified person who considers complaints at the first stage of the IDRP. 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 Money Helper (operated by the Money and Pensions Service) is available to assist members and beneficiaries with any difficulty with the Scheme (and providing contact details for Money Helper).

The Secretary to the Trustee will aim 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 their 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 also include a copy of the Stage One 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 Stage One 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 will usually ask one or more of the Directors to consider the appeal on behalf of the Trustee.

To support them in reaching a decision, the Trustee Directors may request additional information from the Complainant or their representative.

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 their 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.

### **Referral to the Pension Ombudsman**

If you are unhappy with the Stage Two decision or disagree with the outcome, you can then refer the matter to the Pensions Ombudsman which is an independent organisation set up by law to investigate complaints or disputes about pension schemes. Further details on how to refer a complaint to the Pensions Ombudsman can be found on their website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk).

If at any time during Stage One or Stage Two of this process the Pensions Ombudsman commences an investigation into your complaint, or if proceedings 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?**

#### ***Money Helper***

Money Helper is a free and impartial service that is backed by the Government and operated by the Money and Pensions Service ("**Money Helper**"). Money Helper is 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. Money Helper services are free to members of the public and can be contacted at:

Money and Pensions Service  
Bedford Borough Hall  
138 Cauldwell Street  
Bedford  
MK42 9AP

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

Website: [www.moneyhelper.org.uk](http://www.moneyhelper.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 a matter for investigation, the Pensions Ombudsman usually insists that it shall previously have been raised through the IDRPs and with Money Helper.

The Pensions Ombudsman can be contacted at:

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

Telephone: 0800 917 4487 (Monday – Friday, 10am - 2pm)

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.