



**IHER settlement complaints only**

## Internal Dispute Resolution Procedure

The Pensions Act 1995 (“the Act”) requires pension schemes to have prescribed procedures for the Trustee to resolve disagreements arising from the running of the Scheme. This procedure has been updated in line with the requirements of the Pensions Act 2004.

The vast majority of complaints received by the Trustee can be resolved informally but should you need to formalise your complaint because it has not been resolved, this document sets out what to do.

Please note that this procedure **only** applies to a complaint in relation to the way that the settlement in connection with Ill Health Early Retirement (IHER) cases has been interpreted or implemented in relation to the complainant. For all other complaints, the Fund’s usual internal dispute resolution procedure applies.

### Complainants

You may only make a complaint under this procedure if:

- it is in relation to the way that the settlement in connection with IHER cases has been interpreted or implemented in relation to you; **and**
- you are complaining as:
  - an employee member, deferred member or pensioner member of the Fund; or
  - the widow, widower or surviving dependent of any person in 1; or
  - someone who fell within category 1 or 2 in the six months before your application under this procedure; or
  - someone who claims to be within category 1, 2 or 3.

If you make a complaint under this procedure, you may appoint a representative to act on your behalf. The representative need not have any connection with the Fund. Where a person who has made a complaint dies, the application may be continued by his or her Personal Representatives. Where a complainant is a minor or is otherwise incapable of acting for him or herself, the application may be made or continued by a member of his or her family or by some other suitable person.

### This is a Single stage Procedure

This procedure has a single stage. The decision over your complaint will be made by the board of directors of the Trustee (the “Trustee Board”) within three months of your complaint being made.

If you do wish to make a formal complaint, you must submit a written application setting out the particulars of your disagreement with the Trustee about the way in which the settlement in connection with the IHER case has been interpreted or implemented in relation to you. You should set out the full details which you wish to be taken into consideration on the attached Dispute Resolution Application Form, providing your basic details and as much information as you can. If you have any letters or other documents in support of your complaint, you should enclose copies of these.

If you are a widow(er) (including surviving civil partner), dependant, or non-dependant beneficiary of a deceased member, then your name, address, date of birth and relationship to the member must be provided in addition to the member’s basic details.

If you are a representative acting on behalf of the complainant then your name and address must be stated in addition to your relationship (if any) to the complainant, whether your address is to be used for correspondence purposes and the complainant’s basic details.

You should complete the form and send it to the Trustee at the address below. It will be acknowledged and, if necessary, you will be asked for further clarification of details on the form.

Merchant Navy Ratings Scheme Pension Fund Trustees Limited  
as Trustee of the Merchant Navy Ratings Pension Fund  
c/o Pi Consulting (UK) Ltd  
2nd Floor, Tuition House, 27 37 St. George's Road, Wimbledon, London, SW19 4EU

The Trustee Board may need to approach other parties related to the Fund when investigating your complaint (e.g. ask for more information from the Fund Administrator or Actuary). A thorough investigation can take some time to complete depending on the time it takes to obtain all the relevant facts.

However, you will be notified of the decision of the Trustee Board within three months of your complaint being received by the Trustee.

If a decision cannot be given within three months, an interim reply will be sent explaining the delay and giving an expected date for the decision.

#### [External assistance in dispute resolution](#)

##### [The Pensions Ombudsman](#)

At any time you may contact the Pensions Ombudsman for assistance to resolve the dispute. The Pensions Ombudsman can help investigate complaints and disputes of fact or law connected with pension schemes. They can help if you've already tried to resolve a problem but are not satisfied with the outcome. They will look at the facts, without taking sides and have legal powers to make decisions.

If you need help raising your concerns, or just to discuss a potential complaint, you can contact the Pensions Ombudsman's helpline service. Their details are:

Telephone: 0800 917 4487 (and select the option to discuss a potential complaint)  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

##### [Making an application to the Pensions Ombudsman](#)

If you disagree with the decision of the Trustee Board you may refer the matter to the Pensions Ombudsman.

To make a formal application, please contact:

Telephone: 0800 917 4487 (and select the option to make a formal application)  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Address: The Pensions Ombudsman Service 10 South Colonnade, Canary Wharf London, E14 4PU

Please note that the Pensions Ombudsman will generally require members to refer matters on to them for consideration within three years of the date that the member was aware of an issue or of the complaint being made.

You can also submit a complaint form online: <https://www.pensions-ombudsman.org.uk/complaints-about-personal-and-occupational-pensions>

##### [Money and Pensions Service](#)

If you have general requests for information or guidance concerning your pension arrangements please contact Money Helper (operated by the Money and Pensions Service):

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

Telephone number: 0800 011 3797  
Website: <https://www.moneyhelper.org.uk/>

### Exclusions

This internal dispute resolution procedure **only** applies in relation to a complaint in relation to the way that the settlement in connection with Ill Health Early Retirement (IHER) cases has been interpreted or implemented in relation to the complainant. For all other complaints, the Fund's usual internal dispute resolution procedure applies.

It also cannot be used for complaints:

- that are not about the Fund or are with someone who is not eligible to bring the complaint;
- a dispute which has nothing to do with the Trustee (e.g. a dispute which is solely with an employer);
- a disagreement in respect of which proceedings have begun in a court or tribunal; or
- a complaint or dispute in respect of which the Pensions Ombudsman has commenced an investigation

If you transfer out of the Fund then this procedure is only available to you for six months after you transfer out.

### Regulation of Pension Schemes

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. If you feel you need to contact the Regulator, the address to write to is:

The Pensions Regulator  
Telecom House  
125-135 Preston Road  
Brighton  
BN1 6AF

### Informal Complaints Procedure

The complaints procedure set out in this document does not preclude a beneficiary from making an informal complaint about any matter relating to the Fund.

**March 2024**



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## Dispute Resolution Application Form

Basic Details	Member	Complainant (if different)
Name:		
Address:		
Date of Birth:		
National Insurance number:		

Please provide details of your complaint.

Complaint details

(Continued from overleaf)

Empty rectangular box for providing details.

Please continue on a separate sheet if required.

I confirm that all details provided are accurate to the best of my knowledge.

Signature: ..... Date: .....

Please return this form with copies of all supporting paperwork to:

Merchant Navy Ratings Scheme Pension Fund Trustees Limited  
as Trustee of the Merchant Navy Ratings Pension Fund  
c/o Pi Consulting (UK) Ltd  
2nd Floor, Tuition House, 27 37 St. George's Road, Wimbledon, London, SW19 4EU

