



UK Atomic
Energy
Authority

Combined Pension Scheme

Member's Handbook

The Combined Pension Scheme
Of
United Kingdom Atomic Energy Authority

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INTRODUCTION

The Combined Pension Scheme (CPS) was formed on 1 July 1997 by merging the Principal Non Industrial Superannuation Scheme (PNISS) and the Industrial Superannuation Scheme (ISS).

The CPS provides a wide range of benefits for you in retirement and also for your family after your death.

Entry to the Scheme is normally automatic unless you opt not to join.

This booklet aims to explain simply and briefly the benefits and options open to you as a Scheme member.

As a member of the Scheme you pay pension contributions based on your of pensionable pay. Your employer pays the contribution at a rate determined by the scheme actuary.

This booklet does not form part of the Pension Scheme or affect the interpretation of the Rules. If you need further help or advice about the Scheme, please contact your HR department.

If you need further advice on financial matters in relation to your pension benefits you should contact an independent financial advisor.

A list of terms highlighted throughout the text in italics may be found below.

Data Protection Act 1998

As a member of the Combined Pension Scheme you will be required to provide information which is classed as Personal Data (including Sensitive Personal Data) under the provisions of the Data Protection legislation.

The information you provide will be used in the administration of the pension arrangements. The administrators may pass data to third parties in connection with the administration of the pension arrangements including Prudential (for the administration of the AVC Scheme and Shift Pay Pension Plan), the Government Actuary's Department for example to assess the future cost of pensions. In handling Personal Data, the administrators will apply the safeguards required under the Data Protection Principles contained in the legislation.

TERMS USED IN THIS BOOKLET

Back Service Credit - is the extra period of Scheme service you will be granted in the Scheme if you transfer your pension entitlements from a former pension arrangement.

Enhanced Service - is Scheme service increased beyond its actual length to give better benefits in circumstances such as ill health retirement.

Final Earnings - This refers to your highest pensionable earnings (excluding non-pensionable payments such as overtime, but including any pensionable allowances) over any period of 12 months during the last three years of Scheme service. (Also known as 'Pensionable Final Earnings' or 'PFE').

Members of the CPS who were formerly members of the PNISS and who joined that scheme after April 1973 (October 1978 where the employer was BNFL) will have their pension in respect of scheme service to 31 March 1997 calculated using 93.5% of final earnings. Pensions in respect of Scheme service on or after 1 April 1997 will be calculated using 100% of final earnings.

Guaranteed Minimum Pension (GMP) - is the minimum amount of pension which must legally be provided by the Scheme for a member at State Pension age; your Scheme benefits will normally be more than your GMP. GMP is only applicable for members with periods of *Scheme Service* within 6 April 1978 to 5 April 1997

Participating Employers - are those organisations some or all of whose employees are eligible to be members of the CPS. These include the United Kingdom Atomic Energy Authority, the Civil Nuclear Constabulary, National Nuclear Laboratory (NNL), and International Nuclear Services (INS).

Pensions Increase (PI) - A percentage increase normally added annually to all Scheme pensions and preserved awards, in line with the appropriate Price Index for public service pensions each year.

Pension Age - Is the age you would be eligible to draw your pension benefits without reduction.

Scheme Service - (Also known as Reckonable Service) is your service in the Scheme (in years and days), plus any *service credit*, together with any added years which you may have bought.

Spouse - Husband, wife or partner confirmed by a civil ceremony

THE MAIN BENEFITS

- An inflation proofed pension of up to one half of your **final earnings** when you retire plus a tax free lump sum of up to 3 years pension. The pension and lump sum are guaranteed by HM Treasury.
- You can choose to take a higher lump sum and a lower pension or a higher pension and lower lump sum as alternatives to the standard options.
- Generous retirement terms if you are forced to retire early through no fault of your own because of ill health.
- A death benefit lump sum amounting to two years' **final earnings** in the event of your death in service.
- An inflation proofed pension for your spouse on your death provided you have more than 2 years' service.
- A short term pension for your husband or wife in the event of your death before **retirement age** even if you have less than 2 years' service.
- A pension for your eligible children on your death.
- A number of additional options to improve your pension if you wish.
- An annual statement showing your benefits from the Scheme.

MEMBERSHIP

Who can join the Scheme?

If you are an eligible employee of United Kingdom Atomic Energy Authority, NNL, INS or the Civil Nuclear Constabulary, you will automatically become a member of the CPS on joining your employer, unless you choose to opt out of the Scheme.

Membership of the CPS is not normally open to employees engaged on a casual or fee paid basis or if the contract of employment specifically excludes membership.

Can I decide not to join the CPS?

Membership of the CPS is voluntary, and you can decide to opt out of the Scheme. If you do not join or opt out, you may be given one opportunity to re-join the scheme. For information contact your HR department. If you decide not to be a member of the Scheme, you will not be entitled to the full range of benefits offered by the CPS on death or ill health.

Can I transfer my benefits from another scheme into CPS?

Provided you apply within 12 months of joining the Scheme, it may be possible to transfer benefits from your previous pension scheme(s) to the CPS. The *service credit* granted in the CPS will secure additional benefits.

From 1 April 2017 you will be able only to transfer past final salary benefits into the CPS if you were a member of a public sector pension scheme. From 1 April 2017 you will no longer be able to transfer benefits into the CPS from any other scheme.

Prior to April 2017 in most cases, your previous scheme will calculate the cash value of providing your benefits at *pension age* and offer an amount of money to purchase the equivalent benefits in the CPS. This is known as a cash equivalent transfer value. It may well be that you will not be credited with exactly the same number of years of service as under your previous scheme because the benefits will be based on your *final earnings* in the CPS which it is assumed will normally be higher than those in your previous scheme. (For further information see the leaflet "Transferring Your Pension Benefits" obtainable from your HR department).

CONTRIBUTIONS

Your contributions

The amount you have to pay starts at 5% of your pensionable pay, rising depending on your pensionable pay according to the table below; this includes a contribution of 1.5% to provide family benefits. You will automatically get income tax relief on your contributions as they are deducted from your pay before it is assessed for income tax. Member contributions will be as follows depending on full time equivalent pensionable pay:

Pensionable Pay	
Less than £15,000	5%
£15,000 to £20,999	6.5%
£21,000 or more	8.2%

If you are unmarried at retirement you may be given a refund of all or part of your family benefit contributions depending on your circumstances. A premium will be retained out of any refund to insure the fund against any later requirement to provide a spouse or civil partner pension, should you marry or enter into a civil partnership during retirement.

Does your employer pay anything?

Since your contributions alone would not cover the cost of providing the benefits to which you are entitled, your employer also makes contributions to your Scheme by an amount set by the Scheme Actuary.

Shift Pay Pension Plan

If you are receiving pensionable pay in respect of shift working, you may be a member of the Shift Pay Pension Plan (the Plan) which is a money purchase pension arrangement. Details of the Plan are available to affected members in separate literature.

Additional Contributions you can make on a voluntary basis

You may choose to pay additional contributions to increase your retirement income above the normal amount provided by the CPS.

Subject to limits set by Her Majesty's Revenue and Customs, these additional contributions qualify for full tax relief in the same way as the contributions you are required to pay to the CPS. The CPS offers two different options. Your additional contributions can be used either to secure:

- Added years of service in the CPS This option is available only until 31 March 2017.
- Money purchase benefits through an Additional Voluntary Contribution (AVC) arrangement with the Prudential whilst you continue to contribute to the CPS.

Separate literature is available which describe the two arrangements in more detail but the main features of each are as follows:

Added Years

- 1) Your benefits are paid by the CPS and calculated on *final earnings* and total service, including added years.
- 2) Purchase of added years gives you increased pension, lump sum and family benefits in the same proportions as your CPS benefits.
- 3) If you die in service or are ill health retired the full number of added years applied for are credited.
- 4) Purchase is normally by periodical deductions from your salary.
- 5) Periodical contributions are a fixed percentage of your salary payable to age 60. The percentage is fixed by reference to your age when you start buying added years, being greater the older you are when beginning the contract.
- 6) You may cancel your agreement to buy added years but not on more than two occasions.

Additional Voluntary Contributions (AVCs)

- 1) Your additional benefits are provided by an independent AVC Provider, and are not linked to your *final earnings*. The level of benefits depends on the amount you have paid in and the interest or growth earned for you by your investments and the cost of buying an annuity (pension).
- 2) On retirement the AVC scheme yields a sum which must be used to buy a range of pension benefits for yourself, your dependants or both.
- 3) You decide how much or how little you want to pay into the AVC Scheme (subject to a minimum payment for new members of £20 per month).
- 4) You may choose to vary the level of your contributions to the AVC Scheme.
- 5) You may pay contributions in respect of earnings which are not pensionable under the CPS.
- 6) Contributions to an AVC Scheme may be paid for over a long or short period.

RETIREMENT BENEFITS

When can I retire?

Your *pension age* is the earliest age you will be able to retire and draw un-reduced pension benefits will be specified in your contract of employment. The scheme pension age is 60 but may be 65 for some long serving members.

What benefits will I receive?

You will receive a tax free lump sum and a pension, adjusted in line with prices, which is payable for life. Your pension will be paid monthly in arrears into your Bank or Building Society account.

Age Retirement

Pension

Your basic Scheme pension is based on

- (1) Your *final earnings* and
 - (2) Your *Scheme service* (including any *service credit* and added years)
- Annual Pension = *final earnings* x *Scheme service* x 1/80

The following table illustrates the value of the retirement benefits calculated using this formula.

Example 1

Scheme Service: 40 years

Final Earnings: £25,000

Assuming Annual Pensions Increase at 4% a year

At Retirement Pension £12500.00 pa Lump Sum £ 37,500

After 1 Year Pension £13000.00 pa after 6 years Pension £15816.49 pa

After 2 years Pension £13520.00 pa after 7 years Pension £16449.15 pa

After 3 years Pension £14060.80 pa after 8 years Pension £17107.11 pa

After 4 years Pension £14623.23 pa after 9 years Pension £17791.40 pa

After 5 years Pension £15208.16 pa after 10 years Pension £18503.54 pa

Example 2

Scheme Service: 25 years

Final Earnings: £25,000

Assuming Annual Pensions Increase at 4% a year

At Retirement Pensions £7812.5 pa Lump sum £23437.50

After 1 Year Pension £8125.00 pa after 6 years Pension £9885.30 pa

After 2 years Pension £8450.00 pa after 7 years Pension £10288.72pa

After 3 years Pension £8788.00 pa after 8 years Pension £10691.95 pa

After 4 years Pension £9139.5271 pa after 9 years Pension £11119.62 pa

After 5 years Pension £9505.10 pa after 10 years Pension £11564.40 pa

Lump Sum

Your lump sum will normally equal three times your basic annual pension when you retire. In our examples above you would receive a tax-free lump sum of £37500 after 40 years of service, or £23437.50 after 25 years of service.

Some longer serving members may be required to pay an amount to be deducted from their retirement lump sum for the cost of providing family benefits.

You may choose to reduce your retirement lump sum to secure additional pension. You may also choose to increase your lump sum and take a lower pension for life

Actuarially Reduced Pensions

If you are over the age of 55 and have deferred benefits, you may draw this subject to an actuarially assessed reduction for early payment.

Ill Health Retirement

One of the key features of the CPS is that it may make benefits available to you if you develop a medical condition which in the view of the CPS medical advisers would prevent you from working before your pension age. If your employer and the CPS Managers agree that you should retire early for health reasons, you will receive benefits from the Scheme depending on your *Scheme Service*.

The Lifetime Allowance

Everyone has a pension "lifetime allowance" (LTA). The LTA is the total value of pension benefits you can take from all registered pension arrangements including the Combined Pension Scheme without having to pay extra tax – State benefits and dependant benefits are excluded in assessing whether a tax charge is payable. Every time a new pension benefit begins to be paid, you will use up some of your LTA. If a new pension begins to be paid to you and you have no LTA left, you will pay extra tax.

Annual Allowance

The Annual Allowance (AA) is the limit on the amount by which you can increase the value of your pension benefits in a year without paying a tax charge. It applies to all occupational, personal, stakeholder and additional voluntary contribution schemes to which you are a member of. You are responsible for adding all your increases together to determine whether you have exceeded the AA, and are also responsible for reporting this to the HMRC under self-assessment. However, the pension scheme administrator is responsible for providing the appropriate information to you to assist in this process. If you do incur a tax greater than £2,000 charge as a result of exceeding the Annual Allowance limits, you may elect to use the CPS to pay the tax charge by reducing your scheme benefits. Further details are available from the scheme administrators.

Pension Input Amount

This is the total pension benefits you build up during a pension Input Period (see below)

Pension Input Period

This is the period usually a calendar year over which your Annual Allowance is measured. The pension input period for the UK Atomic Energy Authority schemes (including the AVC and Shift Pay Pension Plan arrangements) is 5 April.

It is your Pension Input Amount during the Pension Input Period that ends at the end of a tax year that is tested against the Annual Allowance for that tax year. You can carry forward any unused Annual Allowance for up to three years.

Remember the Annual Allowance includes normal Scheme contributions from you and your employer and any additional contributions to the pension scheme or elsewhere. Transfers of previous benefits are not included.

PROTECTION FOR YOUR FAMILY

Death in Service

The benefits that may be payable depend on the length of your service and also your family circumstances. The available benefits comprise:

- Tax free cash lump sum
- Spouse or civil partner pension
- Children's pension

Cash Lump Sum

If you die whilst a contributing member of the Scheme then, regardless of the length of your service, your nominee(s) or, if you have not made a nomination, your legal representatives will receive a tax free lump sum of twice your *final earnings*. You may indicate to whom you would like your lump sum paid, if you die in service, by completing a Death Benefit Nomination Form. Payment of any lump sum may then be made to that person. If you have not already done so you are strongly advised to complete a Death Benefit Nomination Form available from your employee representative, the CPS website or your HR department. If you wish to change your nominee this may be done at any time. You should note that a fresh Nomination Form will be required after marriage or registration of a civil partnership or divorce or dissolution of a civil partnership, even if the nominee remains the same. If you are not married to the nominee, but are living together, your nomination will remain valid if your relationship with the nominee comes to an end. You should review the nomination to make sure that it contains your wishes for the disposal of the lump sum

payment. If you have not made a valid nomination, the Scheme may pay the death benefit lump sum to your legal personal representatives. You should make sure that your nomination is up to date and reflects your wishes for the distribution of the lump sum payment.

Spouse or Civil Partner Pension

If you die with 2 or more years' service a pension is provided for your spouse or civil partner for life or until remarriage or registration of another civil partnership or cohabitation. A pension equal to your *final earnings* at the time of your death will be paid for at least the first three months, followed (unless you are a female member who began scheme service before April 1988 and have not elected to include the pre 1988 service for the spouse pension or for civil partner benefits which only reckon from 6th April 1988) by an annual pension normally equal to at least half the pension you would have received if you had retired on ill-health grounds on the date of your death. For historical reasons the pension paid to your spouse or civil partner may be less than half of your pension and to establish your own position you should consult your benefit statement. If your spouse has care of your eligible children, their pensions will be payable from the date on which the spouse annual pension starts and will be equal to 1/4 of the ill health pension to which you yourself would have been entitled for each of the eldest two children at any one time, making a total of 1/2 of your ill health pension payable in respect of any two children. If you have eligible children who are not in the care of your spouse, pensions may be payable for them but different limits may then apply. If you die with less than 2 years' service your spouse or civil partner will receive a short term pension equal to your *final earnings* at the date of death for a period of at least three months and this period may be increased if you have children who are under the age of 17, or who are undertaking appropriate full-time education or training and are under the age of 23. Eligible children will receive a child's pension from the day after the spouse short term pension ceases. If there are eligible children but no remaining spouse, the amount of the children's pension may be increased.

Death in Deferment

If you die after leaving the Scheme, but before your preserved pension comes into payment, a Death Benefit Lump Sum equal to the value of your preserved lump sum will be made to your nominee. In addition your spouse or civil partner will normally receive an immediate pension of at least half the current value of your own preserved pension, and a child's pension, if applicable, will be payable from the day after your death.

Death after Retirement

If you die after your pension has become payable, your spouse or civil partner will receive a pension for life or until remarriage or registration of another civil partnership or cohabitation. For the first three months this will be at the rate equal to your own pension, followed by an annual pension normally at least half the rate of your own. If you die shortly after retirement a supplementary lump sum will be paid equal to 5 years' worth of pension less the pension payments you have already received and the lump sum previously paid to you. This does not affect entitlement to a spouse's or civil partner pension. If your marriage took place after your retirement, your spouse's pension will be based on Scheme service after 6 April 1978 (or 6 April 1988 for a spouse's pension) or date of entry to the Scheme, if later. For civil partner benefits, the pension is normally based on service after 6th April 1988.

PENSION INCREASES

All pensions under the CPS are guaranteed to increase to keep pace with inflation. Presently increases are applied annually in April in line with the appropriate Price Index for public service pensions each year.

BENEFIT STATEMENTS

You will receive an annual statement giving details of your benefits under the Scheme. The statements contain important information and should be read carefully. Further information can be obtained from your HR department or employee representative.

BENEFITS ON LEAVING THE SCHEME

If you leave your job before retirement, subject to regulations at the time you may be able to transfer your CPS benefits to another defined benefit scheme. You will not be able to transfer your CPS benefits to a defined contribution scheme unless you have more than three months and less than two years' service in the CPS.

Transfer of Benefits

If you have 2 or more Years' Scheme Service Preserved Benefits

If you leave with 2 or more years' *Scheme service*, you can preserve your lump sum and pension benefits in the CPS. These will become payable when you reach *pension age*, and will be calculated in the same way as for normal retirement but based on your *final earnings* and *Scheme service* at the date you leave. Your preserved benefits would therefore be:

Pension

$1/80 \times \text{final earnings} \times \text{Scheme service}$
And

Lump Sum

$3/80 \times \text{final earnings} \times \text{Scheme service}$

Preserved benefits attract the same increases as pensions in payment and therefore increase in value while they are preserved

Death in Deferment

See above

If you have less than 2 Years' Scheme Service

Refund of Contributions

If you have less than 3 months service you will automatically get a refund of basic contributions you have made to the scheme. The refund you receive will be your contributions (plus interest) less

- a) a payment as appropriate to cover the cost of buying you back into the State pension scheme (essentially this is the difference between the full rate of National Insurance contributions and the reduced rate you have been paying as a Scheme member);
- b) a 20% tax deduction (because your initial contributions attracted tax relief).

If you have less than 2 years' service you may choose to take a refund of the basic contributions you have made to the Scheme or you may request an estimate of the transfer value which could be paid to a new pension arrangement.

YOUR STATE PENSION

You may qualify to receive a state pension from your State Pension Age. To find out more about the State Pension benefits please see

<https://www.gov.uk/check-state-pension>

THE TAX POSITION

Tax Relief on Contributions and Benefits

Members of the CPS receive the following tax relief subject to HMRC Limits:

- Cash sums payable at retirement are tax free
- Cash sums on death are tax free
- member's contributions, to either the CPS or the AVC Scheme or Shift Pay Pension Plan, within Revenue limits are deducted from salary before tax is calculated, and therefore receive tax relief subject to HMRC limits.
- All pensions are treated as earned income and are therefore taxed under the PAYE system

The Earnings "Cap"

The 1989 Budget introduced an arrangement for pension schemes whereby members who join on or after 1 June 1989 have their benefits and contributions limited by a maximum amount set by Government each year. The Finance Act 2004 allows schemes to disregard the pension's earnings cap from April 2006. However, public service pension schemes, such as the CPS, will retain a notional earnings cap for service before and after 6 April 2006.

WHO LOOKS AFTER THE SCHEME?

The CPS is a statutory pension scheme established under the authority of the Atomic Energy Authority Act 1954 as amended. As such the Scheme does not operate under an irrevocable trust with trustees. However, the UK Atomic Energy Authority has responsibility for the Scheme. There is no actual fund, but benefits are guaranteed by Treasury. Contributions from members and their employers are paid to the Treasury. Aon Hewitt is responsible for the administration of the Scheme.

Management and Administration

The day-to-day work of keeping membership records, calculation and payment of benefits is carried out by Aon Hewitt, Brims House, Forss Business & Technology Park, By Thurso, KW14 7UZ. Telephone: **0345 070 2862**. Enquiries about your pension Scheme and any of the additional options available should be made either to your HR department or to Aon Hewitt. For more information about your State pension you should enquire at your local office of the HMRC.

Policy

The management of the Scheme is the responsibility of the UK Atomic Energy Authority. However day to day matters of policy should in the first instance be referred to the Head of Pensions, UKAEA Culham Laboratory Abingdon Oxon OX14 3DB 01235 466869 07850656432.

Internal Disputes Resolution Procedure

It is a requirement of the Pensions Act 1995 (introduced in April 1997) for there to be a formal procedure for the resolution of disputes. The Disputes Resolution Procedure is set out in Annex A.

The Pensions Advisory Service (TPAS)

The office of the Pensions Advisory Service (TPAS) can be contacted to assist you or your beneficiaries with any pension's query you may have particularly if you have a dispute or disagreement with the pension administrators, which you wish to or have raised under the Scheme's own Internal Disputes Resolution Procedure. TPAS can be contacted at: 11 Belgrave Road, London, SW1V 1RB

The Pensions Ombudsman

If TPAS is unable to resolve any problems then you can contact the Pensions Ombudsman at the same address. The Ombudsman is able to investigate and determine any complaint or dispute of fact or law relating to pension schemes except that, in respect of the CPS, which is a statutory scheme, the Ombudsman is empowered to determine any complaint alleging injustice as a result of maladministration in connection with any act or omission of those responsible for administration of the pension schemes.

The Registrar of Occupational and Personal Pension Schemes

The Registrar provides a tracing service so that people can keep track of their former pension arrangements as they move jobs. Details of the United Kingdom Atomic Energy Authority pension schemes have been sent to the Registrar.

If you wish to use this service, you should contact:

Registrar of Pension Schemes

PO Box 1NN

Newcastle upon Tyne

NE99 1NN

Annex A:

United Kingdom Atomic Energy Authority PENSION SCHEMES

INTERNAL DISPUTE RESOLUTION PROCEDURE

Information for scheme members

Introduction

The **United Kingdom Atomic Energy Authority** (the Authority) Pension Schemes have a procedure for dealing with disagreements between scheme members and the Scheme.

This is known as the Internal Dispute Resolution (IDR) Procedure and covers:

- the Combined Pension Scheme of the Authority
- the Principal Non-Industrial Superannuation Scheme
- the Protected Persons Superannuation Scheme
- the Additional Voluntary Contribution Scheme
- the Shift Pay Pension Plan

This leaflet outlines the way the process works in relation to any complaint you may have regarding your pension benefits.

A scheme member must be:

- an active, deferred or pensioner member
- a widow, widower or dependant of members who have died
- anyone who has been a member within the last six months
- those eligible for membership of the scheme
- or anyone claiming to be in any of these categories

An application may be made or continued on behalf of an individual member by a personal representative (e.g. trade union, solicitor) formally nominated in writing by the member. An application may also be made or continued on an individual member's behalf when a member dies, or is a minor, or is incapable of acting for him or herself (in the case of death, by the personal representative, and in any other case by a member of the individual's family or some other person or body suitable to represent him or her).

What is the complaints procedure?

There are two formal stages for dealing with complaints:

- First stage

The right to receive a written explanation of a decision taken by the Head of Pensions

- Second stage

The right to appeal to the UKAEA Director of Finance and Corporate Affairs.

How does the complaints procedure work?

In order to receive a decision on a complaint you should submit a written application using form IDR1 (available from Aon, Brims House, Forss Business & Technology Park, Caithness, KW14 7UZ) to Head of Pensions, UK Atomic Energy Authority, K2 1.10, Culham Science Centre, Abingdon, OX14 3DB. The application must include full details and any evidence of the disagreement on which a decision is being requested. A representative or relative acting on behalf of a member must, in addition, provide their full name, address and profession or relationship to the individual.

When can I expect a reply from the Head of Pensions?

The reply from the Head of Pensions (“the notice of decision”) will provide an explanation of the decision taken in response to the complaint, and should be issued within two months of the date of receipt of the application. Where it is clear that this will not be possible, an interim reply will be sent setting out why there is a delay and when a full reply can be expected. The notice of decision will include a reference to the relevant scheme rules and documentation which have been applied, as well as an explanation of the individual’s right to have the disagreement referred for consideration by the UKAEA Director of Finance and Corporate Affairs.

Is there a time limit?

Yes. If you wish to appeal to the UKAEA Director of Finance and Corporate Affairs you must do so within a period of 6 months from the date of the stage one notice of decision.

How do I submit an appeal to the UKAEA Director of Finance and Corporate Affairs?

Individuals must provide their full name, address, date of birth, national insurance number, and pay number, together with a statement that they wish the UKAEA Director of Finance and Corporate Affairs to reconsider the decision taken by the Head of Pensions and detail the reasons why they are dissatisfied with it. The appeal must be sent on form IDR2 (available from Aon, Brims House, Forss Business & Technology Park, Caithness, KW14 7UZ) to Head of Pensions, UK Atomic Energy Authority, K2 1.10, Culham Science Centre, Abingdon, OX14 3DB. who will arrange for it to be forwarded to the UKAEA Director of Finance and Corporate Affairs within five working days of receipt, together with all relevant documentation.

When can I expect a reply from the UKAEA Director of Finance and Corporate Affairs?

A decision by the UKAEA Director of Finance and Corporate Affairs on an appeal will constitute a final determination. He or she will seek to issue a notice of their decision within two months of the date of receipt of the appeal, and, where this may not be possible an interim reply will be sent explaining why there is a delay and when a full reply can be expected. The reply from the UKAEA Director of Finance and Corporate Affairs will state whether, and if so to what extent, the original decision by the Head of

Pensions has been replaced. In addition it will include a reference to the scheme rules and any other documentation which has been applied.

Who can help with my appeal?

You could seek the assistance of a friend or relative, Trade Union Representatives or a legal adviser. You can also consult the Pensions Advisory Service (TPAS), an independent voluntary organisation, which is available to assist scheme members with any difficulties which they have failed to resolve with either the Head of Pensions or the Authority Chief Financial Officer.

How can I contact the Pensions Advisory Service (TPAS)?

You can contact the Pensions Advisory Service (TPAS) at the following address:-

The Pensions Advisory Service
11 Belgrave Road
LONDON
SW1V 1RB

If you contact the Pensions Advisory Service (TPAS), your problem will be handled by one of their advisers. They are experienced pension professionals who will act independently, in accordance with the TPAS Code of Practice. You can contact the Pensions Advisory Service (TPAS) at the address shown above, or alternatively you can contact your local Citizens Advice Bureau.

The Pensions Ombudsman

The Pensions Ombudsman is available to investigate and determine any complaint alleging injustice in consequence of maladministration in connection with any act or omission on the part of the administrators of the schemes, and include the address at which he may be contacted.

The Pensions Ombudsman will normally expect the complainants to:

- have been issued with both stage 1 and stage 2 notices of decision, and
- have sought help from the Pensions Advisory Service (TPAS)

before considering whether to investigate any complaint.

Is there a time limit?

Yes, the Pensions Ombudsman normally expects to investigate a complaint within three years of the relevant act or omission or within three years of the date the complainant knew or ought reasonably to have known of its occurrence.

Can I appeal against the Pensions Ombudsman's decision?

The Pensions Ombudsman's determination is final and binding on all concerned, subject to an appeal to the High Court (or in Scotland the Court of Session) on a point of law.

How can I contact the Pensions Ombudsman?

You can contact the Pensions Ombudsman at the following address:-

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Telephone number: 020 7834 9144

Can all complaints in connection with the pension schemes be considered under Internal Disputes Resolution Procedure?

No. An appeal to the UKAEA Director of Finance and Corporate Affairs will be rejected if a determination has already been made on an earlier occasion, by the Authority at a senior level, unless new relevant information has subsequently come to light, which had not previously been considered.

November 2016