

Disputes Resolution Procedure

From time to time problems or misunderstandings may arise in connection with membership of, or benefits under, The Pearson Pension Plan (the Plan). To ensure you have a means to discuss those problems or misunderstandings and have them resolved, Pearson Pension Trustee Limited (the Trustee) has set up a one stage internal dispute resolution procedure (the IDR) for you to follow. This should not preclude any informal discussions you may wish to hold with the pensions team without raising a formal complaint via the IDR (see the section entitled "Preliminary stage", below).

This procedure applies to:

- active, deferred and pensioner members
- the dependants and beneficiaries of all members
- prospective members
- anyone who has been in any of the above categories in the six months before making an application under the procedure
- anyone who claims to fulfill one of the above criteria and your complaint relates to this claim.

The procedure is not available if:

- any proceedings have already begun in a court or tribunal, or
- the Pensions Ombudsman has started an investigation into a complaint made or a dispute referred to him.

You may ask someone else not necessarily connected with the Plan to represent you. If the dispute is one with your employer, this is not something that the Trustee can help you with and you will need to raise a ticket on MyHelp.

Preliminary stage

If you have a problem relating to the Plan you should, at the earliest opportunity, contact the pensions team by:

Email: pensions.helpline@pearson.com

Phone: 0800 7811378 (+44 203 7888562 if calling from outside the UK)

Writing to: The Pearson Pension Plan, PO Box 645, Darlington, DL1 9HP

Unless you confirm at the outset that you would like your complaint to be treated as a formal IDR (in which case, please proceed to the section "Having your complaint reviewed under the IDR", below), in the first instance the pensions team will have an informal discussion with you regarding your complaint.

If the initial discussion does not resolve the issue, the pensions team will fully investigate your complaint and the Operations Director will provide a written response to you within 15 working days of having received your complaint. If a response cannot be provided within 15 working days, you will be given an explanation for the delay and an expected date for the response.

If, following receipt of the response from the Operations Director, you wish to take your complaint further, then your complaint will be considered under the IDR process, as outlined below.

Please note that at any time during this Preliminary stage you may ask for your complaint to be treated as an IDR.

Having your complaint reviewed under the IDR

You should contact the Trustee setting out your complaint by completing the online form: www.pearson-pensions.com/internal-dispute-resolution-procedure-form

You will need to provide:

- Your full name, address, date of birth and National Insurance number.
- Full details of your complaint.
- A statement as to why you disagree with the preliminary stage decision.
- A statement as to how you would like to see your complaint resolved.
- Any supporting documents.
- If you are the dependant of a member who has died, your relationship to the member and the member's full name, address, date of birth and National Insurance number.

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If you are being represented, your representative's full name, address and profession. Please also confirm whether you would like correspondence about the matter to be sent to your address or your representative's address.

The Trustee's IDRPs committee will consider your complaint on behalf of the Trustee and will write to you telling you of its decision within four months of receiving your complaint or within 21 days of reaching a decision. If a response cannot be sent within these timeframes, you will be given an explanation for the delay and an expected date for the Trustee's decision.

When informing you of the Trustee's decision, details of how the outcome has been reached will be provided. This may include:

- reference to any legislation which has been relied on;
- reference to any part of the Plan Rules relied on when making the decision; and
- where a discretion has been exercised, a reference to the parts of the Plan Rules by which that discretion is conferred.

External resolution

If you are still unhappy with the decision which has been reached by the Trustee, you have the right to refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pension Ombudsman operates an Early Resolution Service as well as a formal adjudication service. This means, wherever possible, they try to resolve complaints informally at an early stage. You should be aware that if you are seeking formal adjudication by the Pensions Ombudsman then you must first have received a response from the Trustee under the internal procedure above.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended by The Pensions Ombudsman.

The Pensions Ombudsman can be contacted by calling them on **0800 917 4487** or **+44 207 630 2200** from overseas.

You can also email them at: enquiries@pensions-ombudsman.org.uk

If you wish The Pension Ombudsman to investigate your complaint, please complete their online form at <https://www.pensions-ombudsman.org.uk/submit-complaint>

If you have general requests for information or guidance concerning your pension arrangements you can contact MoneyHelper by calling them on **0800 011 3797** or by using their online web form at: <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance/pensions-guidance-enquiry-form>

Future changes

The above procedure complies sections 50, 50A and 50B of the Pensions Act 1995 and the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008. The Trustee reserves the right to make alterations to reflect experience and changes of circumstance or law.

