

Aon UK Trustees Limited Internal Dispute Resolution Procedure

Aon UK Trustees Limited ("the Trustee") is the Trustee to Aon Retirement Plan, Aon UK Life Assurance Scheme and Aon Excepted Life Cover Scheme.

Complaints or disputes relating to the Aon Retirement Plan, Aon UK Life Assurance Scheme or Aon Excepted Life Cover Scheme are rare and can usually be resolved informally.

If you are a current member of the Aon Retirement Plan, Aon UK Life Assurance Scheme or Aon Excepted Life Cover Scheme (including being a deferred member, pensioner member or a Dependant of a former member) or if you have transferred out of the Aon Retirement Plan within the last six months and you have a dispute that cannot be resolved informally, you should follow the procedure below.

Dispute Procedure

Please put your complaint/query in writing to the Trustee.

Please address your letter to:

The Chairman of the Board of Directors of Aon UK Trustees Limited
c/o Secretary to Aon UK Trustees Limited,
Aon, Briarcliff House, Farnborough, Hants, GU14 7TE

Or, send your written complaint by email to Andrew Timms, Secretary to the Trustee:
andrew.timms@aon.com

Please include the subject of your complaint, an outline of the facts and the following personal details:

- If you are a member - your full name, address, date of birth and National Insurance number;
- If you are the dependant of a former member – your full name, address, date of birth and relationship to the member; and the member's full name, date of birth and National Insurance number.

An acknowledgement will be provided by the Trustee on receipt of your complaint and a full written reply will be provided by the Trustee within a reasonable time period of your complaint being received. The Trustee will endeavour to respond to you fully within two months. If this is not possible, you will receive an interim response explaining the reasons for the delay and giving you an estimate of when you can expect a full reply.

If you wish, you may nominate someone to represent you in making your complaint – for example, a union official, solicitor or colleague. Your representative should include their full name and address and as well as your personal details, the subject of your complaint and an outline of the facts.

In order for the Trustee to process your complaint, you will need to provide us with relevant evidence and information. This is likely to include personal data, which will be processed in accordance with the privacy notice appended to this document. We may pass information you provide in relation to this dispute on to the Trustee Board, Aon Solutions UK Limited (as administrator and as actuary), or CMS Cameron McKenna Nabarro Olswang LLP (as legal advisers).

Aon UK Trustees Limited

Registered in England & Wales No. 3881169 | VAT Registration No. 480 8401 48
Registered office: The Aon Centre | The Leadenhall Building | 122 Leadenhall Street | London | EC3V 4AN

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 defend a claim.

Please note that you cannot use this procedure if your dispute is with the Employer, as opposed to the Trustee, in the case of a dispute already under investigation by the Pensions Ombudsman or where proceedings have begun in a Court or Industrial Tribunal.

Pensions Ombudsman

At any time during the dispute resolution procedure, you can refer your case to the Pensions Ombudsman. The Ombudsman may investigate and determine any complaint, or dispute of fact or law, in relation to company pension schemes. The Ombudsman is based at:

10 South Colonnade
Canary Wharf
E14 4PU

Phone: 0800 917 4487 and select the option to make a formal application

Email: enquiries@pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/making-complaint

The Pensions Regulator

The Pensions Regulator is responsible for supervising and enforcing the laws governing the running of UK company pension schemes. The Regulator has wide ranging powers, including authority to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

They may be contacted by writing to:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

General Information

If you have general requests for information or guidance concerning your pension arrangements contact MoneyHelper. They are a free, impartial guidance service that is backed by the Government and provides information across a wide range of money issues, including pensions. Their contact details are:

Tel: 0800 011 3797

Website: www.moneyhelper.org.uk

You can also contact MoneyHelper by using the online webchat on their website.

Aon UK Trustees Limited

Registered in England & Wales No. 3881169 | VAT Registration No. 480 8401 48

Registered office: The Aon Centre | The Leadenhall Building | 122 Leadenhall Street | London | EC3V 4AN