

## ADDITIONAL HELP

### **The Pensions Advisory Service (OPAS)**

**At any time** if you are having difficulties in sorting out your complaint, you may wish to contact OPAS.

OPAS can provide free advice and information to explain your rights and responsibilities. To get information or guidance, you can look at the website on [www.opas.org.uk](http://www.opas.org.uk) or you can contact OPAS by phone, post, email or fax.

The **Pensions Helpline phone number** is 0845 6012923

(local call rate)

Lines are manned Monday to Friday 9am to 5pm.

Outside of these times, you can leave your number and someone will phone back later.

You can write to:

OPAS  
11 Belgrave Road  
London  
SW1V 1RB

**Email:** [enquiries@opas.org.uk](mailto:enquiries@opas.org.uk)

**Fax:** 020 7233 8016

If you have received a second-stage decision under the Local Government Pension Scheme internal dispute resolution procedure, are not satisfied with that decision, and still think your complaint is well-founded, OPAS may be able to help to resolve your pensions complaint or dispute. Before asking for OPAS' help in resolving a dispute, you must have already tried to settle it using the LGPS internal disputes resolution procedure described above.

An OPAS adviser cannot force a pension scheme to take a particular step but, if they think your complaint is justified, they will try to resolve the problem through conciliation and mediation. OPAS would need copies of all relevant documents, including the correspondence about your complaint under the internal complaints procedure and how it was dealt with.

### **Pensions Ombudsman**

The Ombudsman investigates complaints and settles disputes about pension schemes. However, before contacting the Ombudsman, the Pensions Ombudsman's Office would normally expect you to have:

- Been given first-stage and second-stage internal dispute resolution procedure decisions by the Local Government Pension Scheme; and

- Asked for the help of OPAS.

The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. His role and powers have been decided by Parliament.

There is no charge for using the Pensions Ombudsman's services.

The Ombudsman cannot investigate matters where legal proceedings have already started but, subject to that, he can settle disputes about matters of fact or law as they affect occupational pension schemes.

He can also investigate and decide any complaint or dispute about the maladministration of a pension scheme. "Maladministration" is about the way that a decision is taken, rather than about the merits of the decision. Examples of maladministration would be unreasonable delay, neglect, giving wrong information and discrimination.

The Ombudsman's decision is final and binding on all the parties, subject to any appeal made to the High Court on a point of law.

You must refer your complaint to the Ombudsman within 3 years of the event about which you are complaining, or within 3 years of when you first became aware of the problem.

The Ombudsman is at the same address as OPAS :

The Pensions Ombudsman  
11 Belgrave Road  
London  
SW1V 1RB

Other ways to contact him are:

**Tel:** 020 7834 9144

**Fax:** 020 7821 0065

**Email:** [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

The **website** address is: <http://www.pensions-ombudsman.org.uk>