

## **Second Stage**

You can ask the pension scheme administering authority to take a fresh look at your complaint in any of the following circumstances:

- You are not satisfied with the nominated person's first-stage decision,
- You have not received a decision or an interim letter from the nominated person, and it is 3 months since your lodged your complaint,
- It is one month after the date by which the nominated person told you (in an interim letter) that they would give you a decision, and you have still not received that decision.

This review would be undertaken by a person not involved in the first stage decision.

You will need to send the appropriate administering authority your complaint in writing. The time limits for making the complaint are set out in the table on pages 9-10. The administering authority will consider your complaint and give you their decision in writing.

If you are still unhappy following the administering authority's second stage decision, you can take your case to the Pensions Ombudsman provided you do so within 3 years from the date of the original decision (or lack of a decision) about which you are complaining.

(If you made a complaint under the procedure before 1 June 2004, it will be dealt with under the arrangements that applied before that date.)