

**LAFARGE UK PENSION TRUSTEES LIMITED**  
**LAFARGE UK PENSION PLAN**  
**AGGREGATE INDUSTRIES PENSION PLAN**  
  
**INTERNAL DISPUTE RESOLUTION PROCEDURE**

In accordance with section 50 of the Pensions Act 1995 Lafarge UK Pension Trustees Limited (“**The Trustee**”) has, as Trustee of the Lafarge UK Pension Plan and the Aggregate Industries Pension Plan (“**the Plans**”), established an Internal Disputes Resolution Procedure (“**IDRP**”). This is a two-stage procedure for resolving disputes between complainants and the Trustee. It does not apply to disputes with the employer, even if they are about pensions.

The Trustee can alter the IDRP from time to time but this will not affect any applications already received.

**(a) Who can make an application under the IDRP?**

To make an application under the IDRP an individual must be a “person with an interest in the Plan” by being one of the following:

- a) An active, deferred, pensioner or pension credit, member of one of the Plans (a member);
- b) A surviving spouse, civil partner or dependant of a deceased member;
- c) A surviving non-dependent beneficiary of any member (i.e. someone who may be a potential recipient of benefits on the death of a member);
- d) Any person who has ceased to be within any of the categories (a) to (c) above; or
- e) Any person who claims to be a person under (a) to (d) above.

Please contact the Secretary to the Trustee (see below) if you / the applicant is / are unsure if you / he / she is / are within any of the above categories.

An applicant must complete an IDRP complaint form. This form includes all the details needed by law. An applicant must make their application within a “reasonable period” which the Trustee determines as 6 months of the date on which they ceased to be or claimed to be a person under (a) to (d) above.

An applicant may nominate a representative to act on their behalf. This person need not have a link to one of the Plans. If an applicant is incapable of acting for themselves or is a child, their personal representative (in the case of the applicant’s death) or a relative or other suitable person or body (in any other case) may make or continue an application. The appointment of a representative must be in writing (except where the complainant is a child or is incapable of acting) and sent alongside the completed IDRP complaint form.

**(b) Stage 1**

**(i) Making an Application**

An application must be sent to The Secretary, at Lafarge UK Pension Trustees Limited, c/o Muse Advisory Ltd, KD Tower, Suite 10, The Cotterells, Hemel Hempstead, HP1 1FW, who will give full consideration to the application and will reach a decision within a reasonable period of the receipt of the fully completed application. Any application must be in writing, signed by or on behalf of the applicant and must include:

- The full name, address, date of birth and National Insurance number (NI number not needed if you are not the member) of the applicant.
- The Plan to which the complaint relates.
- Whether the applicant was, or claims to be an active, deferred, pensioner or pension credit member or other beneficiary.

- Whether the applicant is a surviving spouse, civil partner or dependant or their relationship to the member.
- In respect of a representative of the applicant, the representative's full name, address and (where different) an address for correspondence in relation to the complaint.
- If making a request for the extension of the reasonable period (6 months), the reason why.

A letter of acknowledgement will be sent to the applicant or representative within 7 days of receipt by the Secretary. The Secretary shall also inform the applicant that the Money & Pensions Service (MaPS) is available to assist members and beneficiaries with general requests for information or guidance and that members and beneficiaries have the right to refer complaints to the Pensions Ombudsman (TPO) but only after the IDR process has been exhausted. The Secretary shall confirm the MaPS and TPO contact details.

## **(ii) Notice of the Decision**

The Trustee, Lafarge UK Pension Trustees Limited, has nominated the Secretary to the Trustee to consider and make Stage 1 decisions on any disputes. In a case where the Secretary has been involved prior to receipt of the complaint or is absent, another member of the outsourced Secretariat (currently Muse Advisory) shall consider and decide. Decisions must be issued by notice in writing to the applicant (or representative) within 2 months of receipt of the complaint.

If, after 2 months, written notice of a decision has not been issued, an interim reply must be sent immediately to the applicant setting out the reasons for the delay and the expected date for issuing the decision.

Applicants should be notified of the decision no later than 15 working days after the decision has been made. The notice should include:

- A statement of the decision;
- If applicable, reference to the relevant parts of the Plan Rules or legislation;
- If there has been the exercise of any discretion which forms the basis of the decision a reference to that;
- Reference to the applicant's right to have their dispute referred to the Trustee for reconsideration within 6 months;
- A statement about MaPS as noted above;
- A statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to the Plan once Stage 2 has been completed and the address at which he may be contacted.

If the applicant is not satisfied with the decision, they have 2 months from the date of the notice of decision to refer the matter to the second stage.

## **(c) Stage 2**

### **(i) Referral of a Dispute to the Trustee**

An application to the Trustee to reconsider a decision made under Stage 1 of the IDR must be made within 6 months of the date of that decision. It must be sent to The Secretary, Lafarge UK Pension Trustees Limited, c/o Muse Advisory Ltd, KD Tower, Suite 10, The Cotterells, Hemel Hempstead, HP1 1FW. The application must be signed by or on behalf of the applicant and must be accompanied by the following:

- A copy of the Stage 1 notice of decision
- The applicant's full name, address, date of birth and National Insurance number (NI number not needed if you are not the member) of the applicant.
- The Plan to which the complaint relates.

- Whether the applicant was or claims to be an active, deferred, pensioner or pension credit member or other beneficiary.
- If the applicant is a surviving spouse, civil partner or dependant of the member or their relationship to the member.
- In respect of a representative of the applicant, the representative's full name, address and (where different) an address for correspondence in relation to the complaint.
- A statement of the reasons why the applicant is dissatisfied with the Stage 1 decision.
- A statement that the applicant wishes the dispute to be reconsidered by the Trustee.

A letter of acknowledgement will be sent to the applicant or representative within 7 days of receipt by the Secretary.

**(ii) Notice of the Decision from the Trustee**

The Secretary, Lafarge UK Pension Trustees Limited, will refer an application to reconsider a Stage 1 decision to the Trustee's Committee of at least 4 Directors consisting of at least 1 Employer Director and 1 Member-Nominated Director. At Stage 2 the Trustee's Committee on behalf of the Trustee must respond to the application for referral of the dispute. The Trustee's Committee's decision must be by notice in writing and issued to the applicant within 2 months of the receipt of the application. If, after 2 months, a written decision has not been issued, an interim reply must be sent immediately to the applicant setting out the reasons for the delay and the expected date of the decision.

The written notice of the Applicant's decision should include:

- A statement of the decision and an explanation as to whether the decision confirms the decision at Stage 1 or replaces it.
- If applicable, the statement must refer to the relevant parts of the Plan Rules or legislation.
- If there has been any exercise of any discretion which forms the basis of the decision.
- A statement about MaPS as noted above.
- A further statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a plan and the address at which he may be contacted.

**(d) Disclosure Regulations**

Information about the Plan's IDRPs and the address and job title of the Stage 1 contact point, will be included in the basic Plan information and given to all members. The appropriate Announcement is given in the Appendix to this document. Appendix II describes how a member can seek help if the IDRPs do not resolve the member's dispute with the Trustee.

**(e) Exceptions to IDRPs**

If proceedings in respect of the subject matter of the complaint have been commenced in any court or tribunal, or if the Pensions Ombudsman has commenced an investigation in respect of the subject matter of the complaint as a result of a reference to him, the complaint cannot be considered under this IDRPs procedure unless the other body (court, tribunal or Ombudsman) so requires.

**IDRP Approved by the Trustee Board 3 June 2008**

(updated 4 February 2020, further updated 9 February 2023, 16 May 2024 and 14 November 2024)

## **APPENDIX**

### **ANNOUNCEMENT TO MEMBERS OF LAFARGE UK PENSION PLAN and AGGREGATE INDUSTRIES PENSION PLAN**

#### **INTERNAL DISPUTE RESOLUTION PROCEDURE**

This is a two-stage procedure for resolving disputes between you and the Trustee, but not between you and your employer.

If you have a complaint about the Plan you (or your representative) can write to The Secretary, at Lafarge UK Pension Trustees Limited, c/o Muse Advisory Ltd, KD Tower, Suite 10, The Cotterells, Hemel Hempstead, HP1 1FW. Whenever you write you must give your name, address, date of birth, National Insurance number, the full nature of your complaint along with as much information as you possibly can about why you feel aggrieved.

To ensure that all the information we require is provided, we recommend that you use the attached application form. If your representative is writing on your behalf, the application or covering letter should state whether you would like our response about the matter to be sent to your address or to your representative's address. If correspondence is to be sent to your representative, we will require your written authority to respond to them.

The Secretary will acknowledge your letter within 7 days and shall inform you that you may contact the Money and Pensions Service (MaPS) if you have general requests for information or guidance.

#### **Stage 1**

The Trustee must ensure that you receive a written reply within 2 months following receipt of your complaint. The reply will state clearly the decision that has been made about your complaint and must refer to the relevant Plan rules or legislation, or the exercise of any discretion, which forms the basis of the decision. The reply must also remind you that the Pensions Ombudsman may investigate and determine your complaint once Stage 2 has been completed and the address at which he may be contacted. If the Trustee is unable to give you a full written reply within this 2 month period you will be provided with an interim response stating the reason for any delay and confirming a revised date when a full reply will be available.

#### **Stage 2**

If you do not agree with this decision you should write to The Secretary, Lafarge UK Pension Trustees Limited, c/o Muse Advisory Ltd, KD Tower, Suite 10, The Cotterells, Hemel Hempstead, HP1 1FW, asking that the Trustee should reconsider the decision. You must do this within 6 months of the decision and you must send a copy of the decision, along with your name, address, date of birth, National Insurance number and stating your reasons for disagreeing with the decision. After considering your dispute the Trustee's Committee on behalf of the Trustee must either confirm the earlier decision or make a new decision in its place. They must do this within 2 months of receiving your letter or provide you with an interim response stating the reason for the delay and the revised date a full reply can be expected.

This written reply from the Trustee's Committee on behalf of the Trustee will also provide details of your right to take up your complaint with the Pensions Ombudsman, together with appropriate address at which he can be contacted if you disagree with the Trustee's decision.

## APPENDIX II

### **IF YOU HAVE GENERAL REQUESTS FOR INFORMATION OR GUIDANCE CONCERNING YOUR PENSION ARRANGEMENTS, CONTACT:**

#### **The Money and Pensions Service (MaPS)**

MaPS provides a free service offering money and pensions guidance through its MoneyHelper service.

Pension helplines open from 9am to 5pm, Monday to Friday.

- Pensions Helpline: **0800 011 3797**
- Overseas helpline: **+44 207 932 5780**

Available on web chat at <https://www.moneyhelper.org.uk/pensionschat> from 9am to 6pm Monday to Friday, closed on public holidays.

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

Websites: <https://maps.org.uk/en#>  
<https://www.moneyhelper.org.uk/en>

### **IF YOU HAVE A COMPLAINT WHICH THE TRUSTEE CANNOT RESOLVE**

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. You or your beneficiaries have the right to refer your complaint to The Pensions Ombudsman free of charge after Stage 2 of the IDRP process has been exhausted.

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.

If you wish to submit a complaint, you should do so online via the “Submit a complaint” page:

<https://www.pensions-ombudsman.org.uk/submit-complaint>

If you are unsure if The Pensions Ombudsman can help with your complaint, you can answer six questions to find out or read about what complaints he can help with on the “Making a complaint” page:

<https://www.pensions-ombudsman.org.uk/making-complaint>

If you are still unsure whether The Pensions Ombudsman can help you, the best way to get advice is through the LiveChat service, open Monday to Friday from 9.00am – 10.00am and again from 2.00pm – 5.00pm. The LiveChat window will automatically open on the website between these times.

<https://www.pensions-ombudsman.org.uk/check-we-can-help-your-complaint>

Alternatively, you can email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk).

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

## **Help from the Pensions Regulator**

The Pensions Regulator was established in April 2005 to regulate work-based pension schemes and has a wide range of powers to help protect members' pension benefits. In certain circumstances The Pensions Regulator can intervene in the running of pension schemes where trustees, employers or professional advisers have failed in their duties.

The contact details and the postal address is:

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

Online: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)