

How to Complain to SAUL

The SAUL Benefits Guide gives you basic information about the Superannuation Arrangements of the University of London; the Pensions Officer of your SAUL employer can explain anything you do not understand.

If, however, you have a query or a problem and feel that you have not been given a satisfactory answer, you might wish to make a formal complaint to SAUL Trustee Company. These notes explain who is entitled to make a formal complaint and how the complaint should be made.

Who can use the Complaints Process?

You can use this procedure if you are (or think you are)

1. a **member** of SAUL who is
 - a. paying into SAUL through your employer, or
 - b. no longer paying in, but with benefits in SAUL that are due to be paid later, or
 - c. receiving a pension from SAUL; or
2. a **prospective member** of SAUL,
i.e. someone who has been offered membership of SAUL by their employer, but who has not yet joined the Scheme; or
3. the **widow, widower** or **other dependant** of a **SAUL member who has died**;
or
4. someone who **has been** either a member **or** a prospective member **within the last six months**.

Would you prefer to use a representative?

If you prefer, you can ask someone you trust to be your representative. This person can then write to SAUL Trustee Company on your behalf. We cannot, however, supply a representative with any of your personal details unless we have your signed, written permission to do so. Your written authority must also include the address to which you would like us to reply.

The Pensions Advisory Service (TPAS)

The Pensions Advisory Service is an independent body available to help members and beneficiaries solve problems with their pensions. You can ask them for assistance at any point in the procedure. You can write to TPAS at 11 Belgrave Road, London SW1V 1RB. Their helpline telephone number is 0845 601 2923.

The Complaints Process

Step 1: Writing your letter of complaint

- a. In order for us to bring the right information together to help with your complaint, please write a letter telling us:
 - your **full name** and **address**;
 - your **date of birth** and **National Insurance number**; and
 - whether you are a **member** or a **prospective member**; or whether you are the **widow, widower** or **dependant of a SAUL member** who has died. If one of the last three categories applies to you, you should let us know the **full name** and **date of birth of the member** and his or her **National Insurance number** (if you know it).
- b. If you are — or have been — a **member** of SAUL, we shall need to make sure that our records agree with yours. To help us do this, please include in your letter:
 - the **name of the employer** with whom you are (or were) a member of SAUL.
- c. Please state:
 - the **facts** of your case; and
 - the **reason** or reasons you are making the complaint.
- d. Please draw our attention to any **previous letters** that may be significant to your complaint, and include any **key dates**.
- e. If you have left the Scheme, please let us know:
 - the **date that you first started paying** in to SAUL; and
 - the **date that you stopped paying** in to SAUL.

Step 2: Posting your complaint

Please address your letter to **Mrs C A Quinn, Technical Manager**, and send it to **SAUL Trustee Company** at the address shown at the end of these notes. For safety, you may wish to send your letter by **Recorded Delivery** or **Registered Mail**.

Step 3: Our reply

Your complaint will be **acknowledged** within 2 working days of receipt. If you do not receive a letter after five working days, please let us know.

The Technical Manager will aim to send you a **full reply within two months**. If it seems that a full response is going to take longer, the Technical Manager will write to advise you how long it may take.

The full reply will:

- point out any **UK or EEC laws** that affect your case;
- outline any of the **Rules of SAUL** that are applicable; and
- explain any **decision** that she, the Technical Manager, may have reached in answer to your complaint.

If, after you have had time to read through the Technical Manager's reply, you are not satisfied with the answers and the points she has made, you may feel that you have reason to appeal. You can appeal to the Trustees of SAUL for a review of your case at any time within six months of our sending the reply. See **Step 4** below.

Step 4: Making an appeal to the Trustees of SAUL

Please **address your letter** to the **Trustees of SAUL**, and send it to SAUL Trustee Company at the address shown below.

Please enclose with your letter:

- a copy of the **Technical Manager's reply**, which will have set out the details of the decisions made so far.

Also, please give us:

- enough **details to identify you**; and
- the **reason** or reasons why you think the Trustees should review all, or part, of the decision.

Step 5: The Trustees' reply

The Trustees reply will:

- explain their **decision**;
- state whether they **agree or disagree** with all, or part, of the Technical Manager's original decision; and
- outline any **Rules of SAUL**, or any pensions legislation, that are relevant to your case.

You will receive a reply from the Trustees **within two months** of making your appeal.

Step 6: Taking your case further

If you feel that the Complaints Process has so far **failed to resolve your problem**, you may ask us to explain how you can refer your problem to either:

- **The Pensions Advisory Service (TPAS)**; or
- **The Pensions Ombudsman**, who has the statutory powers to investigate complaints and to determine the outcome.

SAUL Trustee Company
1 King's Arms Yard
London EC2R 7AF

Tel: 020 7776 4340

Fax: 020 7776 4341

Superannuation Arrangements of the University of London

This leaflet is one of the many we have written in order to give members of SAUL information about the Scheme. It meets the requirements of the regulations of the **Internal Dispute Resolution**, as set out by the Government under the Pensions Act 1995