

Disputes Resolution Procedure

From time to time problems or misunderstandings may arise in connection with membership of, or benefits under, The Pearson Pension Plan (the Plan). To ensure that members have a means to discuss those problems or misunderstandings and have them resolved, Pearson and Pearson Pension Trustee Limited (the Trustee) have set up an internal procedure for members to follow with effect from 1 September 2017. This should not preclude any informal discussions you may wish to hold with local management or with the pensions team.

This procedure applies to:

- active, deferred and pensioner members
- the dependants of all members
- prospective members
- anyone who has been in any of the above categories in the six months before making an application under the procedure

The procedure is not available if:

- any proceedings have already begun, or
- the Pensions Ombudsman has started an investigation into a complaint made or a dispute referred to him.

You may ask someone else not necessarily connected with the Plan to represent you.

Preliminary stage

If you have a problem relating to the Plan you should, at the earliest opportunity, contact the pensions team by email: pensions.helpline@pearson.com or Freephone: 0800 7811378.

If the initial discussion does not resolve the issue, the pensions team will fully investigate your complaint and provide a written response to you.

If the dispute is one with your employer, you may apply in writing to your local management for a further review which will be dealt with in accordance with your employment grievance procedures.

If, following receipt of the response from the pensions team, you wish to take your complaint further, then the formal procedure outlined on page 2 will apply.



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Internal procedure

You should contact the Trustee setting out your complaint by:

- writing to: The Pearson Pension Plan, 80 Strand, London WC2R 0RL or
- email: pensions.helpline@pearson.com

Please note that although your complaint should be emailed to the pensions team, it will be passed to the Trustee for consideration.

Please provide:

- Your full name, address, date of birth and National Insurance number.
- A statement as to the nature of your disagreement, with details showing why you feel aggrieved, along with any supporting documents.
- If you are the dependant of a member who has died, your relationship to the member and the member's full name, address, date of birth and National Insurance number.
- If you are being represented, your, representative's full name, address and profession.

The letter should state whether you would like correspondence about the matter to be sent to your address or your representative's address, and the letter must be signed by you or your representative.

The Trustee will consider your complaint and will write to you telling you of its decision within two months. If a response cannot be sent within two months, you will be given an explanation for the delay and an expected date for the Trustee's decision.

External resolution

The Pensions Advisory Service (TPAS) is available to assist with pension queries at any stage of the procedure.

The Pensions Ombudsman may investigate and determine any complaints or disputes in connection with pension plans. He normally insists before accepting any matter for investigation that it has previously been considered under the pension plan's internal disputes procedure and remains unresolved.

Both TPAS and the Pensions Ombudsman are contactable at 11 Belgrave Road, London, SW1V 1RB.

Group disputes

It is possible that from time to time a problem may arise that affects a number of members in the same way. In such an event Pearson and the Trustee would initially seek to resolve the matter internally by using the steps outlined above, suitably adapted as necessary.

If the internal procedure fails, it is likely, because the services of TPAS are not available in group disputes, that Pearson and/or the Trustee would then seek to employ an external alternative dispute procedure of the type offered by the Centre for Dispute Resolution (CEDR).

Future changes

The above procedure complies with the Pensions Act 2004. The Trustee reserves the right to make alterations to reflect experience and changes of circumstance or law.