

GLAXO WELLCOME CONTRACTED-OUT MONEY PURCHASE SCHEME INTERNAL DISPUTE RESOLUTION PROCEDURE

In accordance with the Pensions Act 1995, the Trustees of the Glaxo Wellcome Contracted-out Money Purchase Scheme (“the Scheme”) have a formal Internal Dispute Resolution Procedure. The aim is to ensure that grievances are properly investigated and any disputes are resolved correctly, fairly and in good time.

Who may use the IDR?

The IDR covers any “disagreement” between the trustees and the people in the following categories:

- Scheme members (active members, those with a “deferred” pension or pensioners)
- widows, widowers, civil partners and dependants of members who have died
- prospective members
- anyone who has been a member or prospective member within the last six months
- anyone *claiming* to be in one of the above categories.

What is the procedure?

There are two stages.

Stage 1

If you have a complaint, then in the first instance it should be made in writing to the UK Pensions Director, at the address shown on the enclosed Stage 1 form.

A reply will be provided within two months of receiving your written complaint. If this is not possible, you will receive an interim response, explaining the reasons for the delay and giving you an estimate of when you can expect a full reply.

Stage 2

If you wish to appeal against the response, then you must do so in writing to the Trustees within 6 months of receiving the final Stage 1 response. A Stage 2 form will be sent out with the Stage 1 reply.

Can I ask somebody else to represent me?

Yes. You just need to give the necessary details on the Stage 1 and/or Stage 2 form, as appropriate.

Your representative can be a colleague or friend, a trade union representative, a Pensions Advisory Service adviser (see below) or anyone else you wish to nominate.

Is there anyone from whom I can seek help who is independent of the Plan?

The Money and Pensions Service (MaPs) is available to assist members and beneficiaries of the Plan in connection with difficulties which they have failed to resolve with the Trustees, and to answer general queries.

Their services are free to members of the public.

The Helpline number for MaPs is 0800 011 3797

The Pension Ombudsman can be contacted at:

The Pension Ombudsman

10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487

Website www.pensions-ombudsman.org.uk

These services are provided free to members of the public.

The Ombudsman is available to assist at **any** stage of a dispute, but will not normally intervene until you have first raised your complaint, in writing (letter, fax or e-mail), with the Plan (in practice this will be the plan administrator). Your approach to the plan administrator can be informal – it does need not to be under Stage 1 of the IDRPs.

**GLAXO WELLCOME CONTRACTED-OUT MONEY PURCHASE SCHEME
INTERNAL DISPUTE RESOLUTION PROCEDURE**

Stage 1 form

Details of Scheme member

Full name

Address

.....

.....

Date of birth National Insurance Number

Details of person making the complaint

Please complete this section ONLY if the person making the complaint is the spouse, civil partner or dependant of a deceased member

Full name

Address

.....

.....

Date of birth National Insurance Number

Details of representative acting on behalf of the complainant (if any)

Full name

Address

.....

.....

Is this the address to be used for correspondence? Yes/No (please delete as applicable)

Please remember that the Pensions Advisory Service is available to provide free, impartial and expert help if you need any assistance in completing this form. The Helpline number is 0800 011 3797.

Full name of Scheme member

Details of the complaint

Please provide details in the space below of your disagreement, giving enough information to explain why you are aggrieved (continue on a separate sheet of paper if necessary).

Signed

Date

Please return the completed form to:

UK Pensions Director
GlaxoSmithKline Services Unlimited
980 Great West Road
Brentford, Middlesex
TW8 9GS