



**Buckinghamshire  
Council**

Buckinghamshire Pension Fund

# **Internal Dispute Resolution Procedure (IDRP) Employer's Guide**

Pensions and Investments Team

May 2022



Local Government  
Pension Scheme

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## **An Introduction to the IDRP**

The complaints procedure for the Local Government Pension Scheme (LGPS) is known as the Internal Dispute Resolution Procedure (IDRP) as set out in [regulations 74-78 of the LGPS Regulations 2013](#). The process can be used by anyone who is dissatisfied with a decision made about pension benefits either by an Employer, or by us (Buckinghamshire Pension Fund).

The purpose of the IDRP is to provide a clear process for a decision to be reconsidered fairly and impartially. It's also an opportunity for both us and the Employer to resolve a case before it's taken to The Pensions Ombudsman (TPO). The IDRP process is not a matter for interpretation. It involves a methodical review of the initial decision (the decision that is under appeal), checking the regulations have been interpreted correctly and consistently, and that procedures have been followed in a reasonable and fair way. Decisions need to be based on evidence.

The process itself consists of two stages. Each stage has a specific set of actions that need to be undertaken as well as an associated timescale. Most appeals are resolved in stage one, others in stage two. If the scheme member is still dissatisfied with the outcome after receiving a stage two decision, they can take their complaint to TPO. If we or the Employer fail to comply with the timescales, the case can be taken directly to TPO. TPO has the power to reverse a decision and award compensation payable by the Employer, us, or both, for maladministration, distress, wasted time and inconvenience. It is important to understand the IDRP procedure thoroughly so that you are prepared to deal with applications if they arise.

This guide includes:

- Information on both stages of the IDRP and required actions
- An explanation of the adjudicator's role in making a decision on an IDRP appeal
- Information on what you can do as an Employer to prepare for an IDRP
- General guidance for best practice on dealing with an IDRP
- Additional information on IDRP cases concerning ill-health or discretions
- The options available for resolving a dispute after an IDRP ends
- A table showing all timescales related to specific stages
- Examples of associated letters that must be sent under the regulations
- A quick reference guide on terms and abbreviations specific to the guide and the IDRP in general

### **If you have any questions**

This guide has been designed to support you in dealing with and preparing for an IDRP, but there will be occasions where you will receive complex cases that are beyond the scope of this guide. While we cannot make decisions for you, we can answer your queries on any facts related to the IDRP process or regulations. If you have any questions, you should contact your Employer Liaison Officer (ELO) in the first instance, or contact [employers@buckinghamshire.gov.uk](mailto:employers@buckinghamshire.gov.uk)

## Decisions in the LGPS

From the day a person starts a job with an employer, to the day when pension benefits are paid, decisions are made by either us or the employer under the LGPS rules that affect the scheme member or their dependants. When a scheme member or their dependents, are notified of a decision, they should always check, as far as they can, that it is based on the correct information and that they agree with the decision.

### Whose decision is it?

When a scheme member is unhappy about a decision, we always advise them to talk to the person that made the decision first to try and resolve the issue informally. Sometimes, it is us that has made the decision and sometimes it is their Employer. Scheme members are often not aware of who is responsible for decisions concerning their pension benefits. It is important that we refer them to the correct adjudicator based on the reason for their appeal. The table below shows some examples of the types of decisions that are the responsibility of us or the Employer. If you're not sure whose responsibility a decision is, you can check [the Roles and Responsibilities document](#) or contact your ELO.

<b>Employer Decision</b>	<b>Buckinghamshire Pension Fund Decision</b>
Eligibility for scheme membership	Eligible person to receive a death grant
Scheme member's pensionable pay or final pay	Entitlement to pension benefits
Scheme member's contribution rate	Calculation of pension benefits
Termination of employment on grounds of ill health or infirmity of mind or body	Counting periods as scheme membership or crediting additional pension benefits following a transfer or aggregation

### Solving complaints informally

An IDRPs can be time consuming and stressful. It is always best to try and resolve a problem before it becomes a complaint. On many occasions the issue is caused by a misunderstanding or wrong information which can easily be explained or put right without the need for an IDRPs.

We welcome the opportunity to solve a problem informally. If a scheme member contacts you about a decision that we are responsible for, we'd appreciate you passing on our contact details:

**Pensions and Investments Team**, Buckinghamshire Council, Walton Street Offices, Aylesbury, Buckinghamshire, HP20 1UD

Email: [pensions@buckinghamshire.gov.uk](mailto:pensions@buckinghamshire.gov.uk)

Telephone: 01296 383755 (Open: Monday- Thursday 9am-5.30pm & Friday 9am-5pm)

## The IDR Process

Sometimes, despite best attempts to resolve a problem, a scheme member is still dissatisfied with a decision affecting their pension benefits. They have a statutory right to ask for it to be looked at again under the IDR. They can also ask for a problem to be looked at under the IDR if they feel a decision should have been made, by us or an employer, but has not been, or if there has been an unnecessary delay in a decision being made. There is no charge for using the IDR, but they will need to pay for any expenses they incur through the process (e.g. stationery/stamps/independent financial advice).

## Who can use the IDR?

The IDR can be used by anyone who is, or has been in the last six months:

- An active scheme member
- A deferred scheme member
- A pension credit scheme member
- A pensioner scheme member
- A prospective scheme member (entitled worker either currently or in the future)
- A dependant scheme member including a civil partner, surviving spouse, cohabiting partner, as well as an adult or child dependent either receiving a pension or entitled to receive a pension

If there is a dispute about whether a person qualifies for one or more of these status', the IDR can be used to resolve it.

For the purpose of this document, the person making the appeal will be referred to as 'the applicant'.

## Representatives

The applicant is allowed to appoint a representative to make an application on their behalf. This could be a friend or family member, a union representative, or a financial advisor. Where there is a Power of Attorney (POA) order in place, the person who holds the POA may progress the IDR appeal on the applicant's behalf. We will check the validity of all POAs with the Office of the Public Guardian. If a person dies whilst in the process of an IDR, another party may continue with the application on their behalf.

## Receiving help

The applicant is allowed to get help from other organisations at any time during the IDR process. Money Helper and TPO, may be able to assist the scheme member with the process. TPO may not be able to become directly involved in the case until after the applicant has exhausted the IDR process, but they may be able to provide advice or guidance on the process itself and explain the scheme member's rights. Their contact details are supplied on all correspondence sent to the applicant and supplied later in this guide. The services these two organisations offer will be [discussed in more detail](#) later in this guide.

## Stage One

To make a stage one IDR application, the applicant should download [The Employee's Guide to the Internal Dispute Resolution Procedure](#) available on our website, complete the form within it and return it to us. This must be done within six months of the date they were told about the initial decision. The stage one process begins when the fully completed IDR form is received, not the date that it was completed. An

acknowledgement letter will be sent to the applicant confirming the date the IDRП appeal was received, advising them of who will be investigating their appeal, and their right to contact Money Helper or TPO for help. There is an [example of this letter](#) included later in this guide.

## **The adjudicator's role**

The person nominated to deal with a stage one IDRП application is called the adjudicator. The aim of stage one is for the initial decision to be re-examined by whoever made the initial decision; either us or the Employer. The regulations do not provide guidance on exactly who the adjudicator should be; however, for practical reasons, the person will need to be someone with a good understanding of the issues related to the decision, as well as a general understanding of LGPS regulations. The most important thing is that the adjudicator is able to look at the case fairly and impartially. This means that they must not have had any involvement in the initial decision. If the case is against an Employer decision, you will be expected to select an adjudicator to deal with the stage one IDRП application. We need to know who in your organisation we need to notify when we receive an IDRП. Please ensure you keep us updated with this.

## **The adjudicator's responsibilities**

When an IDRП application is received relating to an Employer decision, we contact the Employer directly to advise them of this. We will also send the required acknowledgement letter to the applicant, advising them that their application has been passed to the Employer. The Employer is then responsible for selecting an adjudicator, sending out all other letters and meeting the required timescales. In sum, the adjudicator is responsible for:

1. Checking the stage one IDRП application has been submitted within six months of the initial decision
2. Thoroughly checking all facts relating to the case. This will include investigating the initial decision, any relevant background information, requesting additional information from the applicant and applicable third parties where necessary, and ensuring that procedures were followed according to the regulations
3. Perform any other necessary investigative tasks to ensure that the stage one IDRП application has been considered fully and fairly
4. Sending out the interim letter if the timescale cannot be met and providing a copy to all relevant parties ([example included in this guide](#))
5. Sending out the stage one decision letter which includes all the required information within the relevant timescales and providing a copy to all relevant parties

There are some other considerations in reviewing cases concerning [ill health](#) and [Employer discretions](#). Please see the relevant sections later in this guide for more information.

## **The stage one decision letter**

There are specific items the stage one decision letter must include according to the regulations. An [example of this letter](#) is included in this guide. The stage one decision letter must include:

- A statement of the adjudicator's decision
- A full explanation of how the decision has been determined including specific references to evidence, LGPS regulations, or other government legislation used in the decision

- In cases concerning the use of discretion, a reference to the provisions of the LGPS regulations governing the discretion
- A statement informing the applicant of their right to progress the IDRPs appeal to stage two, an explanation of what will happen at stage two, how to do this and the timescales involved
- Information about Money Helper and TPO and a statement of the applicant's right to contact them

A copy of all letters must also be sent to all relevant parties including:

- The applicant
- Their personal representatives (where applicable)
- The Employer (if the adjudicator is not the Employer)
- Buckinghamshire Pension Fund

It's very important that you provide us with copies of all letters sent to the applicant. We need to keep track of the appeal in case it moves to stage two, be able to report on the outcome and ensure compliance with regulations.

### **Possible outcomes of stage one**

A decision made by an adjudicator about a stage one IDRPs application will replace the initial decision and in cases where the adjudicator is not the Employer, will take effect as a decision made by the Employer. The only exception to this is an application about a decision concerning a discretion. In this situation the case should be referred back to the Employer for reconsideration. The decision made by the adjudicator on a stage one IDRPs application is final and cannot be reversed at a later date. The only way a stage one decision can change is if the applicant progresses to stage two. The adjudicator cannot make a determination that was not theirs to make and they cannot make a decision that cannot be justified under the LGPS regulations.

There are three possible outcomes of a stage one IDRPs application.

- |                         |   |
|-------------------------|---|
| <b>Upheld</b>           | The adjudicator may decide that the applicant's stage one IDRPs application is valid and that the initial decision should change. They should then take whatever steps are necessary to put this in place             |
| <b>Partially upheld</b> | The adjudicator may decide that part of the applicant's stage one IDRPs application is valid and change some aspects of the initial decision. They should then take whatever steps are necessary to put this in place |
| <b>Not Upheld</b>       | The adjudicator may decide that the applicant's stage one application is not valid and decide that the original decision stands   |

In addition to these, in some exceptional circumstances, the adjudicator may choose to issue a provisional decision while they consult other relevant parties on the case. However, in most situations it would be expected that this is done as part of the initial investigation. If a stage one IDRPs application is upheld, or partially upheld it only applies to the specific case under review.

If the applicant is unhappy with the outcome of an IDRPs stage one application, they have the right to progress to stage two.



## **Timescales associated with stage one**

If the two-month timescale cannot be met, the adjudicator must send an interim letter to the applicant within this period. The interim letter must include the reason why the decision has not been reached within the timescale, and an estimate of when the applicant can expect the stage one decision letter. If the applicant does not receive the stage one decision letter within one month after the expected reply date given in the interim letter, they have the right to move straight to stage two and we will need to adjudicate under this stage.

The adjudicator can choose to extend the six-month deadline the applicant has to submit a stage one IDR application following the initial decision. This decision is at the adjudicator's discretion.

Please refer to the [timescale table](#) included in this guide for a summary of all timescales involved in stage one.

## Stage Two

A stage two IDR application can begin in the following circumstances:

- It's within six months of the applicant receiving the stage one decision letter and they are unhappy with the adjudicator's decision
- The applicant has not received a decision or an interim letter from the adjudicator and it's been two months since the stage one IDR application was received
- The applicant received an interim letter from the adjudicator following the submission of their stage one IDR application, but it has been one month after the expected reply date given in the letter and the stage one decision has not been received

If any of these reasons apply for progressing the case to stage two, then the applicant should complete the stage two form in [The Employee's Guide to the Internal Dispute Resolution Procedure](#) available on our website, and return it to the Pensions and Investments Team. Stage two begins when this second form is received, not when it was completed.

### The stage two procedure

The purpose of stage one is to review the initial decision. The purpose of stage two is to check the initial decision again, but also the way that the stage one application has been dealt with by the adjudicator.

Stage one should be dealt with by whoever made the initial decision, either us or the Employer. Stage two will be dealt with by us if stage one was against an Employer decision. If stage one was against us, the person who deals with stage two will have had no involvement in the case previously. The person who deals with a stage two appeal will have a complete working knowledge of LGPS regulations, and a thorough understanding of the administrative processes involved including experience dealing with the IDR.

During stage two we or our nominated stage two adjudicator will:

- Reconsider the stage one decision, taking full account of the facts and evidence used
- Check the stage one adjudicator has applied the regulations correctly, and that all relevant administrative procedures have been followed accordingly
- Ensure that procedures were followed at stage one and correct checks were performed in relation to the initial decision
- Check the stage one decision was reasonable

### The stage two decision letter

The stage two decision letter will include:

- A statement of the adjudicator's decision
- A statement of any legislation used in the decision quoting relevant LGPS regulations
- An explanation of the case review in full, including a review of the stage one decision
- In cases concerning the use of discretion, a reference to the provisions of the LGPS regulations governing the discretion
- A statement informing the applicant that they have the right to progress to TPO and the timescales involved
- Information about Money Helper, TPO and the applicant's right to contact them

## **Possible outcomes of stage two**

The outcomes of stage two are similar to those of stage one. The application could be either upheld, not upheld or partially upheld. If upheld or partially upheld, in cases concerning a decision made by us, the stage two decision will replace any previous decision made. The only exception to this will be in the case of an Employer discretion. In the case of a discretion, the decision can only be overturned by TPO or The High Court. While we have the power to overturn a decision with due reason and good grounding in regulations, we do not have the power to award compensation or act outside of the regulations.

## **Timescales associated with stage two**

The stage two IDR process is subject to the same time limits of the stage one process, except where a reply or an interim letter is received late. Instead of progressing to another stage, the applicant will have the right to progress their case to TPO. The next section will discuss the possible courses of action the applicant can take if they are dissatisfied with the outcome of stage two. For a full summary of all timescales associated with stage two, please refer to the [timescale table](#) included in this guide.

## **IDRP cases involving discretions**

Under the regulations, both us and the Employer have certain discretions. Examples of employer discretions include, whether to allow flexible retirement and under what conditions or whether to waive actuarial reductions. Both us and the Employer are legally required to publish a statement of policy on these discretions. The purpose of a discretionary policy for Employers is to ensure a consistent and fair approach when exercising discretions. You can find out more information on Employer discretions the [Roles and Responsibilities document](#) and on the [Local Government Pension Committee's website](#).

IDRP cases often involve discretionary policies. We cannot make a decision for an application concerning an Employer's discretionary policy and we cannot order an Employer to change a decision based on a discretion. However, we may ask an Employer to reconsider their decision in certain circumstances where there is not a discretionary policy in place, the discretionary policy has not been reviewed, the decision contradicts the discretionary policy, or the discretionary policy does not conform to regulatory requirements. The ultimate decision will be the Employer's to make. The only organisations that can overturn a decision made following an Employer discretion are TPO and The High Court.

To ensure that you have dealt with IDRP applications fairly, there are some general principles you should follow:

- Check that you have a discretionary policy in place, and that the initial decision followed the principles laid out in the policy
- Check that your discretionary policy is kept under review and that appropriate revisions are made following any change in policy
- Only take account of relevant factors when considering what action to take
- Reach a conclusion based on the facts
- Try to be as consistent as possible in your approach

When you provide your stage one decision to the applicant, ensure you show how you have reached your decision. Reference your discretionary policy and the specific regulations that govern it, as well as any other steps you have taken to make a decision.

## **IDRP cases involving ill-health**

Ill-health decisions are often the subject of IDRP applications. Active and deferred scheme members can have their pension paid early on the grounds of ill-health. For both active and deferred scheme members, the pension will be paid without reductions. For active scheme members judged to receive either tier 1 or tier 2 ill-health, there can be a significant enhancement paid. You can find out more about the different tiers in the [Roles and Responsibilities document](#).

An applicant may submit an IDRP application because they feel their ill-health assessment has not been considered correctly, because they have been assigned the wrong tier or refused ill-health retirement. Although ill-health cases can be very emotional, it is very important that you consider the IDRP application based on the facts of the case and on the provisions of the regulations. Most importantly, cost should never be a factor in determining whether someone should qualify for ill-health.

If you receive an IDRP application regarding an ill-health case, you should take the following steps in your investigation:

- Ensure an [Independent Registered Medical Practitioner \(IRMP\)](#) was used to assess the scheme member's eligibility for ill-health
- Ensure the IRMP has completed all the requirements to make a decision required under the criteria specified in the LGPS regulations
- Ensure the IRMP has access to and has considered all reports from the scheme member's GP and consultants in making a decision and you agree the decision was correct
- Ensure all relevant information was considered at the time of the initial decision

Ill-health assessments are the Employer's responsibility. If any of these considerations raise issues, we or the adjudicator may recommend that the decision is reconsidered. TPO and The High Court can overturn a decision regarding ill health.

## After Stage Two

Once the applicant receives their stage two IDRPs decision letter, the matter is considered closed and we and the Employer will be unable to reconsider the final decision. If the applicant is unhappy with the outcome, there are some further options available to them.

## The Pensions Ombudsman (TPO)

TPO investigates complaints and settles disputes about pension schemes. TPO is a completely independent body, appointed by The Secretary of State, and their role and powers are set out in legislation. They have the power under the Pension Schemes Act 1993, Part X to investigate complaints of maladministration, disputes of fact, or law. A judgement of maladministration would relate to the way that the decision has been taken rather than the decision itself. Some examples of maladministration are; an unreasonable delay, neglect, giving wrong or misleading information or discrimination. This is why it is important to follow the IDRPs process and associated timelines.

They can usually look at cases where we or the Employer have:

- Taken too long to do something without a good reason
- Failed to do something they should have
- Not followed their own rules or law
- Broken a promise
- Given incorrect or misleading information
- Not made a decision in the right way

Before taking on a case they would normally expect the applicant to have exhausted the IDRPs process. They would not get involved in a case where legal proceedings have already started. The applicant would need to contact TPO within three years of the issue they are complaining about or within three years of when they first became aware of the issue. TPO do not charge for their services.

## What TPO will do

During investigation, TPO will usually act as an impartial advisor, consulting with all relevant parties, and reviewing all the information. While they may look at previous cases they have dealt with when deciding the outcome of a decision, they should concentrate on the facts and law specific to the case they are dealing with. They may delegate some of the investigation responsibilities to either us or the Employer.

TPO's decision is final and binding unless the applicant takes their appeal to The High Court. The appeal outcomes are the same as the IDRPs outcomes. A case may be upheld, partially upheld or not upheld. If an appeal is upheld, TPO may ask us or the Employer to change a decision. They also have the power to award compensation for things like wasted time, distress and inconvenience. All TPO findings are [published on their website](#).

## TPO contact

10 South Colonnade, Canary Wharf, London, E14 4PU  
Tel: 0800 917 4487 (Open 9am to 5pm Monday -Friday)  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

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

Online complaint form: [www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/)

### **Money Helper**

At any time, the Scheme member may wish to contact Money Helper. Money Helper is a government backed organisation able to offer free impartial advice and guidance about pensions. By contacting Money Helper, the member can receive free assistance with their complaint from a pensions specialist, who will be able to explain any letters they have received and provide guidance specifically in relation to the IDR process.

Money Helper contact details are provided below:

Website: <https://www.moneyhelper.org.uk/en>

Phone: 0800 011 3797

Open: Monday to Friday 9am to 5pm.

Webchat: <https://www.moneyhelper.org.uk/PensionsChat/>

Open: Monday to Friday 9am to 6pm

### **Litigation**

Taking legal action is usually a last resort for most applicants as it is a costly and lengthy process. Litigation might be considered where TPO have not been able to solve a problem. Where this is the case, the appeal against the TPO decision needs to be made to The High Court within 28 days of the date of the decision. The complaints The High Court usually deal with are those related to personal injury, negligence, breaches of contract, statutory duty or the Human Rights Act (1998). If a High Court judgement does not result in a favourable decision, the applicant can choose to appeal further through various courts of appeal, the culmination of which is The Supreme Court. Cases that receive a favourable ruling in court tend to be those related to the scheme regulations themselves rather than individual situations, and therefore often have implications for the LGPS as a whole.

## IDRP Time Limits Reference Table.

The situation	Stage	Complain to	Time limit
An initial decision has been made either by us or the Employer and the applicant wishes to submit an application under the IDRP	One	Relevant adjudicator	Six months from the date when they received the initial decision <sup>1</sup>
Us or the Employer have failed to make a decision about pension benefits affecting the applicant	One	Relevant adjudicator	Six months from the date the initial decision <sup>2</sup> should have been made
The applicant received a stage one decision from the adjudicator, but they are unhappy with the outcome	Two	Us	Six months from the date of the adjudicator's decision
It is two months after the adjudicator received the stage one IDRP application and the applicant has not received a decision or an interim letter	Two	Us	Nine months from the date the stage one IDRP application was received
The applicant submitted a stage one IDRP application and received an interim reply specifying an expected date of a final decision, but one month after the expected date a decision has not been received	Two	Us	Seven months from the expected decision date given in the interim letter
The applicant received a reply to a stage two application but is still dissatisfied with the outcome	N/A	TPO	Three years from the date of the initial decision
The applicant did not receive a reply, or an interim reply to a stage two application two months after it was received by us	N/A	TPO	Three years from the date of the initial decision
The applicant made a stage two application and received an interim reply letter specifying an expected date of a final decision. However, one month after this date, they have still not received the decision	N/A	TPO	Three years from the date of the initial decision

<sup>1</sup> The Adjudicator can extend the six-month time limit for a reasonable period where there are special circumstances.

<sup>2</sup> The Adjudicator can extend the six-month time limit for a reasonable period where there are special circumstances.



## Example Letters

### Acknowledgement letter

*Dear (applicant)*

#### **Local Government Pension Scheme – IDRP Stage one acknowledgement letter**

*I write to confirm that I have received your application. The adjudicator responsible for dealing with your application is (insert name of person dealing with complaint on behalf of employer). I will investigate your case and provide you with a full response within 2 months from the date I received your application. If for any reason I am unable to comply with the time frame, I will write to inform you of this.*

*You have the right to refer your case to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with appeals and disputes which concern the administration and/or management of occupational and personal pension schemes.*

*Contact with The Pensions Ombudsman needs to be made within three years of when the event(s) 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.*

*Yours sincerely  
Name & organisation*

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### Interim letter

*Dear (applicant)*

#### **Local Government Pension Scheme – IDRP interim letter**

*I write further to your application received on (). As the adjudicator assigned to your case, I am responsible for making the decision on your stage one application under the Scheme's Internal Dispute Resolution Procedure (IDRP).*

*I am afraid I am not yet able to provide you with my decision within the designated timescale. The reason is (details of reason). I expect to be able to provide you with a full response by (date).*

*I appreciate your patience in this matter.*

*If you need any help or guidance with your case, you can contact Money Helper free of charge. Their contact details are: (full contact details)*

*You also have the right to refer your case to The Pensions Ombudsman free of charge Their contact details are: (full contact details)*

*Yours sincerely  
Name & organisation*

## **Stage one decision letter**

*Dear (applicant)*

### **Local Government Pension Scheme : Stage one decision**

*Thank you for your application received on (insert date). As the adjudicator assigned to your case, I am responsible for making the decision on your stage one application under the Scheme's Internal Dispute Resolution Procedure (IDRP).*

*I understand you wish to (insert full details of what the scheme member is appealing)*

*I have investigated your case and have made the following decision.*

*Details on the decision and the reasons for it should include:*

- *The adjudicator's decision*
- *An assessment of all evidence received*
- *Any scheme regulations considered, and the reasons for the decision*
- *If the decision is based on a discretionary power contained in a policy made by the Employer, include a copy of the policy or the relevant part of it, and a reference to the scheme regulation governing the policy*

*If you don't feel the matter has been resolved to your satisfaction, under stage two of the IDRP, you have the right to ask for your case to be looked at again. You must complete the stage two form in the IDRP guide and form, within six months of the date on this letter.*

*If you need any help or guidance with your case, you can contact Money Helper free of charge. Their contact details are: (Insert full contact details)*

*You also have the right to refer your case to The Pensions Ombudsman free of charge Their contact details are: (Insert full contact details)*

*Yours sincerely*

*Name & organisation*

## Quick reference- Terms and Abbreviations

The references below provide an explanation of terms used in this guide. You can follow the page numbers to find further information in this guide.

### Abbreviations

TPO	The Pensions Ombudsman ( <a href="#">page 11</a> )
LGPS	The Local Government Pension Scheme
BC	Buckinghamshire Council
ELO	Employer Liaison Officer

### Decisions

Initial decision	The decision which the applicant is appealing
Stage one decision	The decision of the adjudicator following stage one ( <a href="#">page 5</a> )
Stage two decision	The decision made by us or BC legal team following stage two ( <a href="#">page 7</a> )

### Parties involved

The applicant	The person submitting the appeal
The adjudicator	The person who should make a decision on the stage one IDR application ( <a href="#">page 4</a> )
The Employer-	A Scheme Employer in the Buckinghamshire Pension Fund

### Letters

Acknowledgement letter-	The initial letter sent after receiving either a stage one or stage two IDR application ( <a href="#">page 4</a> )
Interim letter	The letter sent when there will be a delay in responding to a stage one or two IDR application ( <a href="#">page 6</a> )
Stage one decision letter	The letter sent by the adjudicator informing the scheme member of the outcome of their stage one IDR application ( <a href="#">page 5</a> )
Stage two decision letter	The letter sent by us informing the scheme member of the outcome of their stage two IDR application ( <a href="#">page 7</a> )

If you have any questions about anything contained in this guide, please contact your ELO or email the Employer Liaison Team mailbox: [employers@buckinghamshire.gov.uk](mailto:employers@buckinghamshire.gov.uk)

This guide is intended for information purposes only. It not intended to supplement or replace any statutory legislation, nor can it cover every IDR scenario. Always refer to the regulations before making any decisions concerning the assessment of an IDR.