

The Willis Pension Scheme (the “Scheme”) Complaints Procedure

Quality is at the heart of all we do at Willis Towers Watson (WTW) and we aim to provide a consistently high standard of customer service. We work hard to get it right every time but recognise that on rare occasions things do go wrong. If there is a problem, we have procedures in place to ensure that, not only is your complaint dealt with promptly and correctly, but that we also learn from any mistakes, so we can improve our service in the future.

How to complain if you are not satisfied with the service you have received

Please put your complaint in writing and send it, together with any supporting documentation including your full name, address and Scheme reference number if you have it available. Please ensure any postal correspondence clearly states the full **Willis Pension Scheme** name.

Email	Phone	Post
wps@willistowerswatson.com	+44 (0) 1737 230495 (Lines are open Monday to Friday: 9.00am-5.00pm)	The Willis Pension Scheme PO Box 545 Redhill Surrey RH1 1YX

What will happen next?

We will acknowledge your complaint in writing within 5 working days of us receiving it. We will then investigate the matters you are raising in your complaint and provide a comprehensive response. We try to deal with all complaints within 4 weeks of receipt; however, it will sometimes take us longer than this to fully look into what has happened. If this is the case and we need more time to investigate your complaint, we will tell you how long we expect it will take us to get back to you with a full response.

What if you are not satisfied with our response?

If you are not satisfied with WTW's response to your complaint, you are able to pursue your complaint further.

Initially, we would suggest that you discuss your complaint and why you are unsatisfied with our response with the Trustee. You can contact the Trustee via the Secretary to the Trustee, whose contact details are:

Email	Phone	Post
twcontactsecretarialservices@willistowerswatson.com	+44 (0) 1737 241144	Secretary to the Trustee The Willis Pension Scheme 4 Falcon Way Shire Park Welwyn Garden City AL7 1TW

You could also contact the Pensions Ombudsman's Early Resolution Team. This Team has been established by the Ombudsman to resolve complaints informally at an early stage, wherever possible.

The Early Resolution Team's contact details are:

Email	Phone	Post
enquiries@pensions-ombudsman.org.uk	0800 917 4487 Overseas: +44 (0) 207 630 2200 (Lines are open Monday to Friday: 10.00am-2.00pm)	The Early Resolution Team The Pensions Ombudsman 10 South Colonnade Canary Wharf London E14 4P The Ombudsman service recommends that you contact them by email or via their website where possible.

You can also progress your complaint through the Scheme's Internal Disputes Resolution Procedure (IDRP), although we would recommend you try the other solutions for resolution first. The Scheme's IDRP is available from the Scheme helpline, mailbox or from the Secretary to the Trustee, whose contact details are above.

If you want to obtain independent advice about the problem you've had, you may contact the Pensions Advisory Service. This is a free service, which provides independent advice and guidance about occupational pensions. The Pensions Advisory Service's website is www.pensionsadvisoryservice.org.uk and the contact details are:

Email	Phone	Post
enquiries@pensionsadvisoryservice.org.uk	0800 011 3797 (Lines are open Monday to Friday: 9.00am-5.00pm)	The Pensions Advisory Service 120 Holborn London EC1N 2TD

The Pensions Advisory Service also offers an online enquiry form as well webchat from 9am to 6pm Monday to Friday on its website.

The Pensions Ombudsman's office is an independent body that provides a free service to members of occupational pension schemes who have been unable to resolve a complaint or dispute to their satisfaction. The Pensions Ombudsman will not normally consider cases unless they have first been through IDRP and had input from the Pensions Advisory Service or the Ombudsman's Early Resolution Team.

The Pensions Ombudsman has the power to make legally binding determinations and directions to resolve disputes and complaints about occupational pensions.

The contact details are set out above, but the postal address should omit the "Early Resolution Team" first line.