

PILKINGTON SUPERANNUATION SCHEME

Dispute Resolution Procedure

Section 50 Pensions Act 1995 requires trustees of pension schemes to have formal arrangements for resolving disagreements which members and other persons with a possible interest may raise about the Scheme.

The following paragraphs detail the Dispute Resolution Procedure adopted by the Trustees of the Pilkington Superannuation Scheme.

1. Making the Complaint

The person (e.g. a pensioner, a member, a spouse etc.) must arrange for the complaint to be put in writing. The letter must be addressed to

The Secretary
Pilkington Superannuation Scheme
c/o Pilkington Group Limited
Prescot Road
St Helens
WA10 3TT

The letter must contain a clear statement of the complaint and be signed by, or on behalf of, the person complaining.

It must give full information as to the complainant's identity (e.g. name, date of birth, NI number and/or Scheme Identity number) and, if the person is not a member/pensioner of the Scheme, the details of the member/pensioner through whose membership the complaint arises.

It must give the address to which the reply, or requests for further information, is to be addressed.

2. Replying to the Complaint

Within two months of the letter of complaint being received, the Secretary to the Scheme will reply in writing setting out a decision on the complaint. The reply will indicate any legislation or Scheme rules relied upon.

3. The Follow up

If the person complaining is not satisfied with the Secretary's decision, he may write within six months of the decision being posted, to

The Trustees
Pilkington Superannuation Scheme
c/o Pilkington Group Limited
Prescot Road
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WA10 3TT

The letter must set down why the complainant is dissatisfied with the Secretary's reply and, for purposes of identification, either enclose a copy of that Secretary's reply or the original letter of complaint. It must also be signed by or on behalf of the person complaining and confirm the address to which the Trustees' reply is to be sent.

The Trustees will endeavour to consider and reply to any such follow up within two months of its receipt. If they cannot for any reason keep to this timescale they will inform the complainant of an expected date for issuing their decision and explain why there is a delay.

4. Further Steps

Paragraphs 1 to 3 describe the Scheme's Internal Disputes Procedure.

Should a person making a complaint still be dissatisfied he may pursue his complaint further using

- TPAS (The Pensions Advisory Service) at 11 Belgrave Road, London SW1V 1RB
- The Pensions Ombudsman, again, at 11 Belgrave Road, London SW1V 1RB

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