

COATS UK PENSION SCHEME
**The service you should expect from
the Coats Pensions Office**

The Pensions Office has a responsibility to provide information and answers to members within reasonable timescales. These timescales have been agreed with the Trustee, and are normally substantially shorter than those required by law. However, if any sudden increase in workload means that we cannot meet these timescales then we will endeavor to confirm when you can expect to receive a full response.

Here are our service levels which we provide under normal conditions.

Why you contacted us, or we contacted you.	What we need to do.	How long it will take.
You are notifying us of a death.	<ol style="list-style-type: none"> 1. Ask you for certificates and other documentation. 2. Settle any benefits due. 	<ol style="list-style-type: none"> 1. Within 2 days of contact. 2. Within 5 days of receiving Trustee Approval.
You have reached retirement age (steps 2 & 3 only apply if you choose to retire at this time).	<ol style="list-style-type: none"> 1. We will send you an estimate of your benefits and advise you of your options. 2. We will request AVC funds (if applicable) from your provider. 3. We will settle your benefits. 	<ol style="list-style-type: none"> 1. 3 months before your retirement date, with a reminder a month before your retirement date. 2. Within 5 day of receiving your option form. 3. Within 5 days of receiving both your option form and AVC funds (if applicable).
You are eligible to receive a pension. You have requested a quotation of your benefits (steps 3 & 4 only apply if you choose to retire at this time).	<ol style="list-style-type: none"> 1. We will acknowledge your request. 2. We will send you information on your pension. 3. We will request AVC funds (if applicable) from your provider. 4. We will settle your benefits. 	<ol style="list-style-type: none"> 1. 2 days after receipt. 2. Within 10 days of receiving your request. 3. Within 5 day of receiving your option form. 4. Within 5 days of receiving both your option form and AVC funds (if applicable).
You are not yet eligible to receive a pension. You are contacting us for information on your pension.	<ol style="list-style-type: none"> 1. We will acknowledge your request. 2. We will send you information on your pension. 	<ol style="list-style-type: none"> 1. 2 days after receipt. 2. Within 10 days of receiving your request.
You are transferring your pension from the Coats UK Pension Scheme to another scheme (Transfer Out)	<ol style="list-style-type: none"> 1. We will acknowledge your request. 2. We will send you a 'transfer value pack'. 3. We will request your AVC funds from your provider (if applicable). 4. We will pay out your transfer value. 	<ol style="list-style-type: none"> 1. 2 days after receipt. 2. Within 10 days of receiving your request or of receiving any additional information we may need from you. 3. Within 5 day of receiving your request to proceed. 4. Within 5 days of receiving all of a) your request to proceed, b) the AVC funds (if applicable), and c) any other required documentation.

You have a change of circumstances e.g. Bank Account, Address and have written to us to advise us of this.	We will write to acknowledge receipt of your letter, and to confirm the changes you have requested.	Within 5 days of receiving your letter.
You have written to us with a general query about a pension.	<ol style="list-style-type: none"> 1. We will write to acknowledge receipt of your letter. 2. We will provide a full answer to your query. 	<ol style="list-style-type: none"> 1. Within 5 days of receiving your letter. 2. Within 20 days of receiving your letter.

Note: Where any delay occurs due to the involvement of a third party, all parties will be kept informed effectively and sensitively.

If you have a special need for some information more urgently than we can normally provide, you should contact the Pensions Office and explain the situation and we will do our best to accommodate your needs.

If you are not happy about the way in which things are handled for any reason you should try to resolve this with us directly. However if you remain unhappy there is a formal procedure laid down by law, known as the Internal Dispute Resolution Procedure. You can download this document from the Forms section of our website.