

THE AON IRELAND MASTERTRUST INTERNAL DISPUTES RESOLUTION (IDR) PROCEDURES EXPLANATORY NOTES

The Trustee has put the following procedures in place:

What is IDR?

IDR or Internal Disputes Resolution is a set of procedures drawn up in order to deal with certain types of complaints that may be made by actual or potential beneficiaries under the Scheme. Two types of complaint are eligible for IDR:

1. An actual or potential beneficiary alleges that they have sustained a financial loss due to maladministration, or
2. An actual or potential beneficiary has a dispute of fact or law in relation to an action taken by a person responsible for managing the Plan.

Do I have the right to bring the complaint directly to the Financial Services and Pensions Ombudsman?

The Financial Services and Pensions Ombudsman can only consider complaints that have already been through IDR. You may refer your complaint to the Financial Services and Pensions Ombudsman if, having gone through IDR, you are not satisfied with the outcome.

How do I make a complaint?

If you have a complaint you should, in the first instance, discuss the complaint with your HR Manager. Your HR Manager will be able to initially assess your complaint, advise you of whether your complaint qualifies for IDR and if possible help to find a resolution to your complaint. If a resolution is not agreed, your HR Manager will assist you in submitting a Statement of Complaint to the Trustee and gathering all relevant documentation which will be required by the Trustees.

How will my complaint be dealt with by the Trustee under IDR?

On receiving your Statement of Complaint, the Trustee or their representatives will initially assess the complaint. They will consult with any parties involved in the dispute. They will provide these parties with details of your case and consider their recommendations. The Trustee may also discuss your case with expert advisers and seek their opinion on the merits of your case.

What type of response will I receive from the Trustee?

The Trustee will make a decision in relation to the complaint or dispute and respond to you in writing in a prescribed format within three months of receipt of the required information from you. This response is referred to as a Notice of Determination.

If any party to the dispute does not accept the decision of the Trustee, they are then free to refer the matter to the Financial Services and Pensions Ombudsman at 4th Floor Lincoln House, Lincoln Place, Dublin 2, for final adjudication.

Internal Disputes Resolution – Statement of Complaint

To: The Trustee of The Aon Ireland MasterTrust

From: _____
Full Name (Please Print)

Date of birth:	
Contact telephone no.:	
Home Address:	
Address for correspondence (if different to home address):	

Please specify the nature of your complaint:

- Financial loss Amount: € _____
- Dispute of fact or law

Please give a detailed account of your complaint below and specify all relevant dates:

--

--

Supporting Documentation attached: YES/NO (Please delete as appropriate)

If **YES**, please list the documents attached below

1.	
2	
3	
4	
5	

I declare to the best of my knowledge and belief the particulars given on this form are correct and complete.

Signature: _____ Date: _____

OR

In the event of the complaint being made by a Representative for the complainant please sign below:

Signature: _____ Date: _____

Position: _____

Internal Disputes Resolution – Notice of Determination

To: _____

From: The Trustee of The Aon Ireland MasterTrust

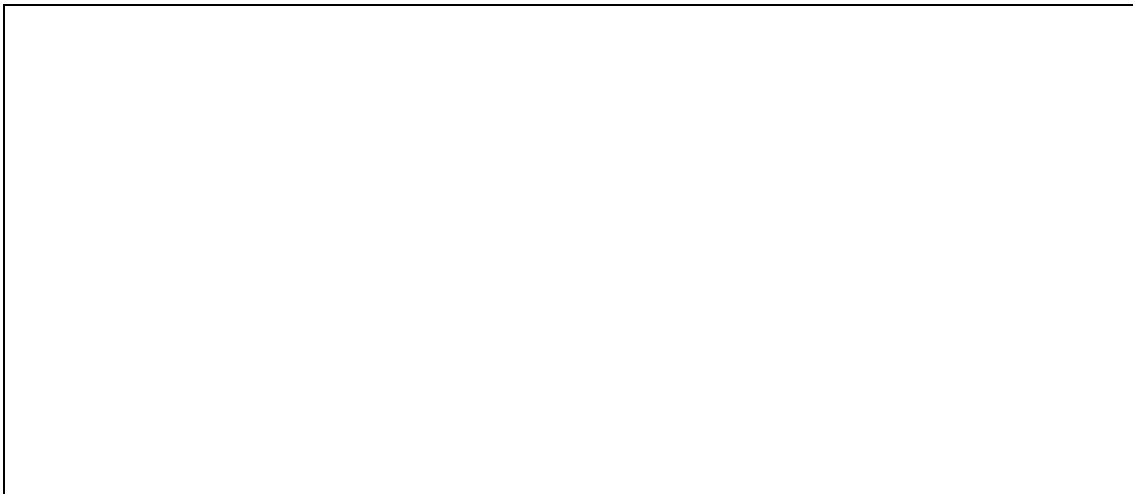
Date: _____

This notice of determination is in response to a statement of complaint submitted to the Trustee on behalf of the following member/former member/other:

Name	
Date of birth	
Date of submission of Statement of Complaint	
Home Address:	

This notice of determination hereby notifies you of our findings and decision

--



Notes

1. Participants are not bound by the outcome of this determination unless either party assents in writing to be bound. As the complainant, you can refuse to accept the findings of the determination or the Respondent (body which the complaint or dispute is with) may fail to implement the solution suggested. Either way, as complainant, it is your decision to take your complaint further. If you are dissatisfied with the outcome you may refer your complaint to the Financial Services and Pensions Ombudsman, who may decide to investigate your complaint further if he has jurisdiction under Section 131 of the Pensions Act. The Financial Services and Pensions Ombudsman's investigation will result in an order binding on ALL parties.
2. The Financial Services and Pensions Ombudsman can be contacted at :

The Office of the Financial Services and Pensions Ombudsman
4th Floor Lincoln House,
Lincoln Place,
Dublin 2.

Telephone no.: 01 676 6002

Email: info@pensionsombudsman.ie

Web address: www.pensionsombudsman.ie