

TDL RETIREMENT BENEFITS SCHEME

EXPLANATORY BOOKLET

FOR FORMER MEMBERS OF THE 1995 SECTION OF THE NHS PENSION  
SCHEME WHO TRANSFERRED EMPLOYMENT TO THE DOCTORS'  
LABORATORY LIMITED ON AND AFTER 1 MAY 2012 (SECTION A)

(June 2024)

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## 1. INTRODUCTION

This booklet summarises the provisions of Section A of the TDL Retirement Benefits Scheme (the "Scheme") for former members of the 1995 section of the NHS Pension Scheme whose employment was transferred to the Doctor's Laboratory Limited on or after 1 May 2012 which provides these benefits:

- a pension and a cash sum at retirement
- a lump sum, Partner's and children's pensions, if you die in service or if you die after leaving the Scheme but before retirement
- Partner's and children's pensions, if you die after retirement.

The Scheme is a registered pension scheme under Part 4 of the Finance Act 2004. Benefits payable from the Scheme may be subject to a tax charge where relevant allowances are exceeded (see section 14(h)).

The Scheme was used for "contracting-out" of the earnings-related part of the State pension scheme under section 9(2) of the Pension Schemes Act 1993. The main effects of this are explained in section 13.

The Scheme is set up under trust and is run by trustees. You contribute to the Scheme and the trustees invest your contributions, together with your employer's contributions, in a fund. This fund is separate from your employer's business.

This booklet sets out the main features of the Scheme. The full terms of the Scheme will be set out in a trust deed and rules which will be available for inspection on request once they are adopted. Where there is any inconsistency between the booklet and the trust deed and rules, the provisions of the trust deed and rules will prevail.

If you want more information about the Scheme, or about your own benefits please contact the Personnel Manager, The Doctors Laboratory Limited, The Halo Building, Tavistock House, 1 Mabledon Place, London, WC1H 9AX.

## **2. DEFINITIONS**

Some terms used in this booklet have special meanings, as follows:

### **Annual Allowance**

Your annual allowance is the most you can save in your pension in a tax year (6 April to 5 April) before you have to pay tax.

This is £60,000 for tax year 2024/25.

### **Consumer Prices Index**

The index of consumer prices published by the Government.

### **Enhanced Pensionable Service**

For the purposes of calculating the Partner's and children's pensions payable on death in service before Normal Retirement Date, enhanced pensionable service is your Pensionable Service up to the date of your death, plus two-thirds of the potential Pensionable Service you could have completed from the date of your death up to your Normal Retirement Date if you had survived.

Your enhanced pensionable service is subject to a maximum of the potential Pensionable Service you could have completed from the date you joined the Scheme up to your Normal Retirement Date.

### **Final Pensionable Pay**

Your highest annual amount of Pensionable Pay over any consecutive period of twelve months in the last three years before the calculation of benefits.

### **Lifetime Allowance**

The lifetime allowance was abolished on 6 April 2024.

### **Normal Retirement Date**

Your 60th birthday.

### **Notional Pension**

For the purpose of calculating the children's pension payable on your death, notional pension is the higher of

- (a) a pension calculated as outlined in the first question of section 6 but based on ten years' Pensionable Service, or
- (b) if you die,
  - (i) in service, a pension calculated as outlined in the first question of section 6 but based on your Final Pensionable Pay at the date of your death and your Enhanced Pensionable Service,
  - (ii) after leaving Pensionable Service, your preserved pension at the date of your death,

- (iii) after retiring, your pension at the date of death (ignoring any exchange of pension for a tax-free cash sum and, if you retired voluntarily before Normal Retirement Date, ignoring any early retirement reduction factor which was applied to your pension both as outlined in section 6).

### **Partner**

- Your spouse, or
- your Registered Civil Partner, or
- such other person
  - (i) with whom you were living together in an exclusive relationship as if they were husband and wife or civil partners for a continuous period of at least two years before your death; and
  - (ii) either your partner was financially dependent on you or you were financially interdependent with each other.

The trustees have absolute discretion in determining whether or not a particular individual meets this criteria.

### **Pensionable Pay**

Your basic annual salary or wage plus such other emoluments determined as pensionable by the employer together with any other element of pay which would have been pensionable under the Previous Scheme immediately prior to the date of transfer of employment.

### **Pensionable Service**

The period of complete years and days from the time you join the Scheme up to your Normal Retirement Date or your earlier date of retirement or leaving. If you continue paying contributions after Normal Retirement Date, pensionable service will continue up to the date you stop paying contributions.

For the purposes of this definition, periods of part-time employment are counted as the appropriate fraction of the duration of membership.

### **Previous Scheme**

NHS Pension Scheme.

### **Qualifying Service**

The period of complete years and days from the date you join the Scheme plus service qualifying as pensionable under the Previous Scheme (excluding any years added in respect of additional voluntary contributions) whether or not such service is transferred to the Scheme from the Previous Scheme.

For the purposes of this definition, periods of part-time employment are counted at their calendar length and not proportionately reduced.

### **Registered Civil Partner**

The person with whom you have registered a civil partnership in accordance with the Civil Partnership Act 2004.

### **State Pension Age**

The State Pension age is the earliest you can claim your State Pension. Your State Pension age depends on when you were born.

For people reaching State Pension age now, it will be age 66 for women and men.

For those born after 5 April 1960, there will be a phased increase in State Pension age to 67, and eventually 68.

### **State Second Pension (S2P)**

The earnings-related part of the State pension scheme.

### **3. JOINING**

#### **When can I join this section of the Scheme?**

If you were a member of the 1995 section of the Previous Scheme when your employment was transferred on or after 1 May 2012 to The Doctors Laboratory Limited, you will automatically join this section of the Scheme on the date your employment is transferred unless you advise the trustees in writing that you do not wish to become a member.

You will also automatically join this section of the Scheme on the date your employment is transferred if you were eligible to join the 1995 Section of the Previous Scheme on that date but had previously opted out or chosen not to join the Previous Scheme subject to you giving the necessary authority for the deduction of contributions from your salary or wages.

You are not eligible to join this section of the Scheme if immediately prior to the transfer of employment you had elected to join the 2008 section of the Previous Scheme or if you were entitled to non-standard benefits in the 1995 Section of the Previous Scheme due to your employment as a nurse, midwife, physiotherapist, health visitor or mental health officer, or you were eligible for membership of the Previous Scheme as a general medical practitioner or general dental practitioner.

If you do not join the Scheme at your first opportunity you will be able to join for up to three months after the date your employment was transferred to The Doctors' Laboratory Limited, after which you will lose your right to join the Scheme.

#### **How do I join?**

As mentioned above, you will be automatically included in the Scheme with effect from the date your employment was transferred. If you get married, divorced, form a registered civil partnership or your registered civil partnership is dissolved you should tell the Personnel Manager immediately.

If you wish you may fill in a nomination form, expressing your wishes to the trustees about payment of any lump sum benefit on your death (see section 9). A nomination form is included with this booklet. You can complete this now or later. If your circumstances change or you change your mind at any time you should fill in a new form.

#### **4. OPTING-OUT**

##### **Can I opt out of the Scheme?**

You can opt out of the Scheme at any time by giving written notice to the trustees. If you do, you will stop earning benefits and, for the purposes of the Scheme, you will be treated as if you had left your employer's service.

Cover for your lump sum death in service benefits will stop.

You will also stop being contracted-out and you will have to pay National Insurance contributions at the full rate.

If you decide to opt out of the Scheme, you will not have the right to rejoin later unless the employer gives his written permission and advises the trustees accordingly.



## **5. CONTRIBUTIONS**

### **How much do I pay?**

Your contributions are calculated as a percentage of your Pensionable Pay for the year ending on the previous 31 March: The current contribution rates are:

- 5% of your Pensionable Pay, if your Pensionable Pay is less than £15,431.99 per annum,
- 5.6% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £15,432.00 per annum but less than £21,477.99 per annum,
- 7.1% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £21,478.00 per annum but less than £26,823.99 per annum,
- 9.3% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £26,824.00 per annum but less than £47,845.99 per annum,
- 12.5% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £47,846.00 per annum but less than £70,630.99 per annum,
- 13.5% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £70,631.00 per annum but less than £111,376.99 per annum,
- 14.5% of your Pensionable Pay, if your Pensionable Pay is equal to or more than £111,377.00 per annum.

Contributions will continue for as long as you are an active member of the Scheme.

If you are a part-time employee, your full-time equivalent Pensionable Pay is used for calculating your contributions.

### **How much does my employer pay?**

Your employer will pay 25% of pensionable pay.

### **Can I pay extra contributions?**

If you wish, you can pay additional voluntary contributions to buy extra benefits – your total contributions to the Scheme must not exceed 100% of your taxable earnings. Your employer will deduct your voluntary contributions from your salary before tax is worked out. You can get more details about this from the Personnel Manager.

You can use your voluntary contributions to increase your cash sum subject to the maximum outlined in section 14(j) or to provide additional pension at retirement.

You may also be able to pay extra contributions outwith the Scheme to another pension arrangement of your choice.

### **Do I receive tax relief on my contributions?**

You will normally receive tax relief on your contributions up to 100% of your taxable earnings. Your employer will take your relieviable contributions from your salary before tax is worked out so that relief is given automatically. You do not have to claim tax relief.

Tax relief means that for every **£10** of contributions deducted from your salary, the cost to you is only **£8** if you are a basic rate taxpayer. It will be less if you are a higher rate taxpayer. (It is assumed that basic rate tax is 20p in the £.)

**Note:** See section 14(h) for restrictions on the availability of tax relief.

## 6. RETIREMENT

### How is my pension and cash sum calculated?

On retirement at your Normal Retirement Date, you will be entitled to a pension of

$\frac{1}{80}^{\text{th}} \times \text{Final Pensionable Pay}$ <p style="text-align: center;">x complete years of Pensionable Service</p>
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(If you have additional days of Pensionable Service, your pension will be increased by a proportionate amount.)

You will also be entitled to a cash sum of three times your annual pension at your Normal Retirement Date.

Any pension and/or cash sum secured by a transfer value from a previous scheme or arrangement (see section 11) will be payable as well.

### Can I exchange any pension for an additional cash sum?

When you retire at Normal Retirement Date, you may be able to exchange part of your pension for an additional cash sum. Your options will be set out in the retirement quotation.

Your total cash sum will be subject to the maximum outlined in section 14(j).

Your cash sum will not normally be subject to tax.

Exchanging pension for additional cash will not reduce the Partner's pension payable on death after retirement.

### Can I retire before Normal Retirement Date?

If you have completed at least two years' Qualifying Service, you may retire at any time after your 55<sup>th</sup> birthday and receive an immediate pension and cash sum. If you have less than two year's Qualifying Service you may retire early if the employer and the trustees agree.

Your pension and cash sum are calculated as outlined in the first question of this section but are based on your Pensionable Service and your Final Pensionable Pay at the date of retirement. Your pension and cash sum will then be reduced by a factor because they are being paid early and, in the case of the pension, will be paid for longer. You may also be able to exchange part of your pension for an additional cash sum.

In certain circumstances, the trustees may allow you to retire at any age on the grounds of ill-health if serious ill-health or incapacity means you can no longer carry out your job with the employer. You can get more details about this from the Personnel Manager.

Section 8 describes the alternative options available if you leave service.

**Can I provide for a dependant?**

You may be able to give up part of your pension to provide a pension for a dependant after your death. You must tell the trustees that you wish to do this before the date you retire.

## **7. TEMPORARY ABSENCE**

### **What happens if I am off work?**

If you are off work because of sickness or accident you will normally remain a full member of the Scheme for the full period of absence. If you are absent from work for any other reason, membership of the Scheme will normally end after one year.

If you are on maternity leave, your contributions will continue but they will only be based on your maternity pay. The full period of paid maternity leave will count as Pensionable Service. Similar provisions apply to paternity, adoption and parental leave.

## 8. LEAVING

### **What benefits are payable if I leave?**

If you leave service or opt out of the Scheme before Normal Retirement Date, your benefits and their amount will depend on the length of your Qualifying Service and whether or not you have transferred benefits into the Scheme from another pension.

### **If you have completed at least two years' Qualifying Service or have transferred in benefits from a personal pension scheme or retirement annuity contract**

You will be entitled to a preserved pension and cash sum payable from your Normal Retirement Date (with the additional cash sum option explained in section 6), a pension for your Partner and children on your death and a lump sum on your death before retirement.

The pension and cash sum preserved for you are worked out in a similar way to your normal retirement pension and cash sum described in section 6 but based on your Pensionable Service up to the date you leave or opt out and your Final Pensionable Pay at that date. If you have paid voluntary contributions for additional benefits, these benefits will also be preserved in the Scheme.

Your preserved pension and cash sum (but not any voluntary or transferred pension) will increase for the number of complete years between the date you leave or opt out and your Normal Retirement Date or earlier date of death. The increases will be in line with increases in the Consumer Prices Index over that period.

You can decide to take your preserved pension and cash sum on or after your 55th birthday (or earlier if you have been notified that you have a protected pension age). If you take your preserved pension and cash sum before your 60th birthday, they will be reduced by a factor because they are being paid before age 60 and, in the case of pension, will be paid for longer.

Alternatively, it may be possible to transfer the value of your preserved benefits to another scheme or arrangement (see section 11).

### **If you have completed at least three months' but less than two years' Qualifying Service and have not transferred in benefits from a personal pension scheme or retirement annuity contract.**

You may choose a preserved pension and cash sum or to transfer the value of your benefits to another scheme or arrangement as described in section 11 or choose to receive a refund of the contributions you have paid to the Scheme. Your refund will be reduced by:

- the cost of buying you back into S2P for the time you were contracted out, and
- tax payable, currently 20% on the first £20,000 and 50% on any excess.

**If you have completed less than three months' Qualifying Service and have not transferred in benefits from a personal pension scheme or retirement annuity contract**

You will normally have the option to receive a refund of the contributions you have paid to the Scheme. Your refund will be reduced as described in the previous paragraph.

**What happens if I die after leaving the Scheme?**

You will stop being covered for the lump sum death benefit (see section 9) on the day you leave or opt out.

If you die before your Normal Retirement Date and before taking your preserved benefits your death benefits will be:

- a lump sum of three times the pension preserved for you, plus
- a Partner's pension of 50% of the pension preserved for you, plus
- if a Partner's pension is payable, a pension for your children of 25% of your Notional Pension if you have one child or 50% of your Notional Pension if you have more than one child (shared equally between all eligible children), or
- if a Partner's pension is not payable, a pension for your children of one-third of your Notional Pension if you have one child or two-thirds of your Notional Pension if you have more than one child (shared equally between all eligible children).

If you die after your Normal Retirement Date, your death benefits will be:

- a Partner's pension of 50% of your pension at the date of your death (ignoring any exchange of pension for a tax-free cash sum and, if you retired voluntarily before Normal Retirement Date, ignoring any early retirement reduction factor which was applied to your pension both as outlined in section 6), plus
- if a Partner's pension is payable, a pension for your children of 25% of your Notional Pension if you have one child or 50% of your Notional Pension if you have more than one child (shared equally between all eligible children), or
- if a Partner's pension is not payable, a pension for your children of one-third of your Notional Pension if you have one child or two-thirds of your Notional Pension if you have more than one child (shared equally between all eligible children), plus
- if you have not yet received five years' payment of pension, a lump sum equal to the last instalment of your pension times the number of instalments left in the rest of the five year period.

Any children's pensions will be subject to the provision outlined in the Note at the end of section 9.

## 9. DEATH

### What is payable if I die in service before Normal Retirement Date?

- A lump sum of 2½ times Final Pensionable Pay at the date of death.
- A refund of your contributions to the Scheme.
- If you have completed at least two years' Qualifying Service, a Partner's pension of 50% of the pension that would have been payable to you calculated as outlined in the first question of section 6 but based on Final Pensionable Pay at the date of death and Enhanced Pensionable Service.
- If a Partner's pension is payable, a pension for your children of 25% of your Notional Pension if you have one child or 50% of your Notional Pension (excluding any voluntary pension) if you have more than one child (shared equally between all eligible children).
- If a Partner's pension is not payable, a pension for your children of one-third of your Notional Pension if you have one child or two-thirds of your Notional Pension (excluding any voluntary pension) if you have more than one child (shared equally between all eligible children).

### What is payable if I die on or after Normal Retirement Date or after taking early retirement?

- If you have not yet received five years' payment of pension, a lump sum equal to the last instalment of your pension times the number of instalments left in the rest of the five-year period.
- A Partner's pension of 50% of the amount of your pension (excluding any voluntary pension) at Normal Retirement Date before the exercise of any option to take a tax-free cash sum and, if you retired voluntarily before Normal Retirement Date, ignoring any early retirement reduction factor which was applied to your pension at retirement both as outlined in section 6.
- If a Partner's pension is payable, a pension for your children of 25% of your Notional Pension if you have one child or 50% of your Notional Pension if you have more than one child (shared equally between all eligible children).
- If a Partner's pension is not payable, a pension for your children of one-third of your Notional Pension if you have one child or two-thirds of your Notional Pension if you have more than one child (shared equally between all eligible children).

**Note:** Details of the benefits payable if you die in service after Normal Retirement Date will be available at that date or on request.

### How is the lump sum death benefit paid?

The lump sum death benefit is distributed by the trustees to your relatives, dependants or estate. This means that (under current law and practice) no inheritance tax is payable.



You cannot control how the trustees will distribute this benefit, but they will consider your wishes if you have given them a completed nomination form (see section 3).

**Note:**

Children are eligible for pension if they are under age 23 or, or any age if they are unable to undertake gainful employment because of physical or mental impairment.

## **10. PENSION PAYMENT AND INCREASES**

### **How are pensions paid?**

Your pension will be paid for life and will start on the first day of the month coincident with or following the day you retire. Partners' or dependants' pensions start on the first day of the month after your death.

Pensions will normally be paid by monthly instalments on the first day of each month to a bank or building society account after PAYE tax has been taken off.

### **Do pensions increase in payment?**

Your pension and any Partner's or dependants' pensions will increase on 1 April in each year.

Your total pension will increase in line with the increase in the Consumer Prices Index over the year to 30 September in the previous calendar year.

Partner's or dependant's pensions will increase in a similar way.

## **11. TRANSFERS**

### **Can the Scheme accept transfer values?**

If you are entitled to preserved benefits under a previous scheme or arrangement you will normally be able to transfer the value of those benefits to the Scheme, provided the trustees consent. If the transfer includes contracted-out benefits under a previous scheme, you will be advised separately of the benefits secured. If you do so, your benefits under the Scheme will be increased. If you want to consider this, please contact the Personnel Manager.

### **Can I transfer my benefits from the Scheme?**

If you have completed at least three months' Qualifying Service under the Scheme or have transferred benefits in from a personal pension scheme or retirement annuity contract, you will normally be able to transfer them to another scheme or arrangement. If you wish you can ask for an estimate of the transfer value that would be paid if you were to leave the Scheme. You can only do this if at least one year has passed since your last request. There will be a cost associated with more frequent requests for a transfer value.

The transfer value must comply with prescribed statutory requirements and will be worked out in a way agreed by the Scheme's actuary. It will be the actuarial value of your benefits under the Scheme, taking into account market rates of interest. It will not take into account any discretionary increases (see section 14(b)) which may be granted in the future.

You will be advised of the amount of the transfer value in a statement of entitlement and it will normally be guaranteed not to change for three months from the date it is calculated.

## **12. TRUSTEES**

It is the trustees' duty to look after the interests of members and other beneficiaries under the Scheme. They are responsible for running the Scheme according to the trust deed and rules, but they may delegate certain duties, such as day to day administration, to other people.

It is also the trustees' duty to see that the Scheme funds which include contributions paid by the employer and Scheme members are invested in the best interests of the members. The funds can be invested with an insurance company or in other forms of more direct investment.

The Doctors Laboratory Limited normally appoints - and, where necessary, removes trustees. If, however, a vacancy in the number of trustees is left unfilled for three months, the remaining trustees can appoint a replacement.

There is a requirement for the trustees to establish procedures within a reasonable period, enabling at least one-third of trustees to be nominated by Scheme members.

The trustees will prepare a report, including audited accounts, each year. If you or your Partner or any other person who is entitled to benefits under the Scheme would like a copy of the report when it is ready a copy is available to download here:

<https://www.tdlpathology.com/about-us/corporate-information/tdl-retirement-benefits-scheme/scheme-documents/>

**13. STATE PENSION BENEFITS**

The State pension is payable from State Pension Age.

## **14. ADDITIONAL INFORMATION**

### **(a) Benefit statements**

You will get a statement each year showing the amount of your pension and death benefits. You will get an additional statement when you retire, or if you leave the Scheme. You can also ask for a special statement at other times - but not more than once a year. More frequent requests are chargeable.

### **(b) Discretionary increases**

Pensions increase in course of payment as shown in section 10. In addition, the trustees have the power to increase an individual member's pension in special circumstances as long as the employer agrees to the increase.

### **(c) Valuation of Scheme assets**

As pensions are based on Pensionable Pay close to retirement or death, their costs can only be estimated in advance. The Scheme assets are valued at least every three years to determine whether or not they are sufficient to provide the benefits.

### **(d) Legislation**

The Scheme has to be run in line with the law – in particular the Pension Schemes Act 1993, the Pensions Act 1995, the Pensions Act 2004 and Finance Act 2004 as amended.

Changes in legislation relating to pension schemes mean that the terms of the Scheme may occasionally have to alter. You will be informed if the changes affect you.

### **(e) Alteration of rules and termination**

The trustees can alter the Scheme's rules as long as The Doctor's Laboratory Limited agrees to the changes. The power of alteration is, however, a limited one and member's interests are protected by the trust deed, rules and the provisions of the Pensions Acts 1995 and 2004. The Scheme can also be wound up. If this happens you will be provided with appropriate benefits.

### **(f) Non-assignability**

All benefits from the Scheme are non-assignable. This means that they cannot be pledged to any other person or organisation or used as security for a loan.

### **(g) Changes**

If the Scheme is amended or if your employer stops paying contributions (either permanently or temporarily) or if your employer goes into liquidation the benefits will be dealt with in accordance with the rules.

## **(h) Tax charges**

If the annual increase in the value of your benefits (the 'pension input amount'), *including* those from other pension schemes and arrangements, is more than the Annual Allowance there will normally be a tax charge unless you are retiring on grounds of severe ill-health, die in that tax year or you have unused Annual Allowance from the previous three tax years. The pension input amount is calculated by working out the increase in the annual pension amount from one year to the next, allowing for inflation, and multiplying that amount by sixteen. If an annual allowance tax charge of more than £2,000 arises, you may elect that your benefits be reduced to cover the tax charge incurred.

## **(i) Tax free cash lump sum**

The maximum tax free cash lump sum allowable will normally be calculated as 25% of the value of your benefits at the date you retire.

## **(j) Divorce etc**

If you are involved in divorce, dissolution of registered civil partnership, separation or nullification of marriage/registered civil partnership proceedings, your rights under the Scheme may become subject to a court order.

If you have any enquiries concerning your rights under the Scheme in these cases, please contact the Personnel Manager.

## **(k) Data Protection Act 1998**

Your employer and the trustees will treat all information held about employees and their dependants as confidential. They will use the information for employment, scheme administration and other business purposes. This information may be disclosed to any insurance company or other organisation and by them to you for the purposes of the Scheme by electronic and other means. In addition, information about the value of your Scheme benefits may be disclosed to the Scheme advisers.

In accordance with the Data Protection Act 1998, the trustees have notified the Information Commissioner that they are the data controller under that Act. Mercer is the data processor.

## **(l) Internal Dispute Resolution Procedures**

The trustees have established formal procedures for the resolution of disputes involving scheme members and themselves.

If you or your dependants have a complaint concerning pension rights you should write to:

Personnel Manager  
The Doctors Laboratory Limited  
c/o The Doctors Laboratory Limited, The Halo Building, Tavistock House, 1  
Mabledon Place, London, WC1H 9AX.

giving details of your complaint. He will consider your complaint and write to you with his decision. He will explain his reasons for making that decision to you. If you are unhappy with his decision you can write to the trustees of the Scheme, explaining why you are dissatisfied with the decision and asking them to review it. The trustees' address is:

The Trustees of the TDL Retirement Benefits Scheme  
c/o The Doctors Laboratory Limited, The Halo Building, Tavistock House, 1  
Mabledon Place, London, WC1H 9AX.

The trustees will write to you and tell you whether or not they have changed the original decision.

### **(m) Money and Pensions Service (MaPS) and the Pensions Ombudsman**

If you or your dependants are not satisfied by the information or explanation given by the Scheme authorities or have any pension query, you can consult the Money and Pensions Service at any time.

Website: <https://maps.org.uk/en#>

Email: [contact@maps.org.uk](mailto:contact@maps.org.uk)

Phone: 0800 011 3797

If difficulties still remain, then the Pensions Ombudsman has power to investigate and resolve any complaint or dispute of fact or law in relation to the Scheme. The address at which he may be contacted is:

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

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Phone: 0800 917 4487 from the UK or +44 (0) 207 630 2200 from overseas

The Ombudsman will not consider your case unless you have already followed the dispute procedure mentioned in (m) above.

### **(o) The Pensions Regulator**

The Pensions Regulator has powers to protect members of work-based pension schemes and a wider range of powers to put matters right where needed. In extreme cases the Pensions Regulator can fine trustees or employers and remove trustees from a scheme.

### **(p) Tracing service**

The Gov.uk website has a pension tracing service available that can be accessed to view a register of occupation pension schemes. This scheme has been registered so that if any member or beneficiary loses touch with the trustees, they will be able to trace their benefits.

<https://www.gov.uk/find-pension-contact-details>

You can also request contact details from the Pension Tracing Service by phone or by post.



**Pension Tracing Service**

Telephone: 0800 731 0193

From outside the UK: +44 (0)191 215 4491

Textphone: 0800 731 0176

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0193

Monday to Friday, 10am to 3pm

The Pension Service  
Post Handling Site A  
Wolverhampton  
WV98 1AF  
United Kingdom