

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 17-1196

CAROL FORESTER INNES,

Plaintiff - Appellant,

v.

BARCLAYS BANK PLC USA STAFF PENSION PLAN COMMITTEE,

Defendant - Appellee.

Appeal from the United States District Court for the Western District of Virginia, at
Charlottesville. Glen E. Conrad, District Judge. (3:15-cv-00018-GEC)

Submitted: September 29, 2017

Decided: October 6, 2017

Before TRAXLER, KING, and SHEDD, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Joseph W. Wright, III, DYGERT, WRIGHT, HOBBS & HEILBERG, PLC,
Charlottesville, Virginia, for Appellant. Kiran H. Mehta, TROUTMAN SANDERS LLP,
Charlotte, North Carolina, for Appellee.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Carol Forester Innes appeals the district court's order granting summary judgment to Barclays Bank PLC USA Staff Pension Plan Committee ("Barclays") on her complaint brought under the Employee Retirement Income Security Act of 1974 (ERISA), 29 U.S.C. §§ 1001-1461 (2012). Innes challenged Barclays' denial of her claim for certain pension benefits. We affirm.

"When considering an ERISA benefit determination, we review the district court's decision de novo, employing the same standards governing district court review of a plan administrator's discretionary decision." *Solomon v. Bert Bell/Pete Rozelle NFL Player Ret. Plan*, 860 F.3d 259, 264 (4th Cir. 2017) (internal quotation marks omitted). Where, as here, the language of the pension plan "gives the plan administrator full discretionary authority," we consider whether the plan administrator abused its discretion in denying the claim for benefits. *Harrison v. Wells Fargo Bank, N.A.*, 773 F.3d 15, 20 (4th Cir. 2014) (internal quotation marks omitted). "Under the abuse-of-discretion standard, we will not disturb a plan administrator's decision if the decision is reasonable, even if we would have come to a contrary conclusion independently." *Williams v. Metro. Life Ins. Co.*, 609 F.3d 622, 630 (4th Cir. 2010). "To be held reasonable, the administrator's decision must result from a deliberate, principled reasoning process and be supported by substantial evidence." *Id.* (internal quotation marks omitted). When deciding whether a plan administrator has abused its discretion in denying a benefits claim, we are guided by the nonexclusive list of factors articulated in *Booth v. Wal-Mart Stores, Inc. Assocs. Health & Welfare Plan*, 201 F.3d 335, 342-43 (4th Cir. 2000).

After reviewing the record and the parties' arguments, we conclude that Barclays did not abuse its discretion in denying Innes' claim. We therefore affirm the district court's judgment.* We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED

* The district court also granted summary judgment on the ground that Innes' complaint is time-barred. We decline to address this issue and affirm solely on the ground that Innes' challenge to Barclays' denial of her claim for pension benefits is without merit.