

THE M&S PENSION SCHEME PORTAL. HOW TO GET AN ESTIMATED TRANSFER VALUE ONLINE.

If you're thinking about transferring your benefits from the M&S Pension Scheme to another pension arrangement, you can view your estimated Cash Equivalent Transfer Value today through your pension account on the M&S Pension Scheme Portal.

Visit www.hartlinkonline.co.uk/mandspensionscheme, click on **Login** and enter your login details. (You'll need to have registered your pension account first.)

1. Look for **Get an estimate** and click on **Transfer Value**.
2. On the next page you'll be provided with an estimated Transfer Value along with a breakdown of how your transfer value has been split (which a financial adviser or receiving arrangement may find useful).
3. If you decide to transfer your pension to another pension arrangement, you'll need to contact the Pensions Administration Team for a Transfer Value Statement which includes a **guaranteed** Transfer Value and the forms to allow a transfer to take place. (You may also be asked to provide a form of ID e.g. passport.)

Although the transfer value provided on the Portal is not guaranteed, it's a helpful first step in deciding whether taking a transfer is right for you. As you can only request one transfer value free of charge in any 12-month period, by going on the Portal this could save you the additional charge of **£250+VAT per statement**.

Neither the Trustee nor the Pension Scheme Administrators are authorised to provide financial advice. You should discuss the implications of a transfer with a financial adviser before making a decision. You're required to seek financial advice from an independent financial adviser for transfers over £30,000.

Please note some members are unable to view an estimated transfer value online because the pension involves a more complex calculation that needs to be checked by the Pensions Administration Team. If you can't see any figures, you'll need to contact the team to request a transfer value.



Don't forget to be aware of pension scams – find out more by visiting www.mandspensionscheme.com/pension-scams

HOW TO CONTACT US.

✉ The M&S Pension Scheme,
Hartshead House, 2 Cutlers Gate,
Sheffield, S4 7TL

☎ 0345 304 7474

✉ mandspensions@capita.com

For general information about the Scheme visit www.mandspensionscheme.com