

THE M&S PENSION SCHEME PORTAL. HOW TO RUN A RETIREMENT CALCULATION.

The online retirement illustrator provides you with the main options for taking your pension from the Scheme and allows you to see how much you might receive at your chosen retirement date. It helps you take control of your future by allowing you to compare retirement dates and decide when taking your pension might be right for you.

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 **Retirement Illustrator** and click on **My Retirement Options**.
2. You'll automatically see your retirement options as if you took your pension at your Normal Retirement Date. You can change this to a different retirement date by clicking on **Change Date** and using the calendar icon to enter this date into the box next to **Preferred Retirement Date** (this needs to be the last day of the month you would like to retire and a date after your 55th birthday).
3. Click on **Submit** and you'll see your retirement options recalculated to your chosen retirement date. The first option is an estimated annual pension and the second option is a reduced estimated annual pension and a tax-free cash lump sum.
4. You can run another retirement calculation by entering a different date into the box next to **Preferred Retirement Date** and clicking on **Submit**. You can do this as many times as you like!
5. If you click on **Reset**, it will reset your retirement options to your Normal Retirement Date.
6. If you decide to take your pension and have chosen a retirement date that works for you, you can contact the Pensions Administration Team for a Retirement Pack which includes the relevant forms for you to complete.

As you can only request two estimates a year from the Pensions Administration Team and it takes at least five working days to send it to you, if you use the Retirement Illustrator you'll save valuable time and get a better understanding of when taking your pension will work best for you.

Please note some members may not be able to complete a retirement estimate online because the pension involves a more complex retirement 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 retirement estimate.

FURTHER SUPPORT.

For more help using the Portal, go to www.mandspensionscheme.com/portal-guides where you can find a number of other how to guides.

You can also call us on 0333 222 0075 or email mandspensions@capita.com