

## OPTION TO TRANSFER IN PREVIOUS CONTRACTED-IN DC BENEFITS TO THE MMC UK PENSION FUND – DC SECTION

If you are currently contributing to the MMC UK Pension Fund – DC Section (the Fund) and you have previously contributed to a DC arrangement then you may want to consider transferring them across to the Fund. This can be made from any DC arrangement you may have contributed to in the past as long as they are from what is known as a “contracted-in” DC arrangement. Please note we don’t allow transfers in from any DC arrangement that has any “contracted out” contributions, sometimes also known as “Protected Rights”.

**Please ensure you have fully read all of this document to ensure you understand the process and your responsibilities.**

It is a voluntary option so if you do not want to transfer in any of your previous DC benefits then you do not have to.

However, if you do decide you want to investigate a transfer in of your DC benefits into your Individual Account in the Fund then you should note the following:

- Your Individual Accounts under the Fund will continue to be invested in the same investment option(s) and the Trustee will continue to make a range of options available which you can select in the future. The annual management charges for each of the fund options will not change as a result of a transfer in.
- In line with current practice, the annual management charges are subject to changes in the future.

- Further details of the investment options available to you can be found in the Investment Guide available at [pensions.uk.mmc.com](https://pensions.uk.mmc.com)
- You will continue to have access to Aptia OneView to review the value of your Individual Account online and select alternative fund options.

You should obtain independent financial advice on whether or not you should transfer any DC benefits to the Fund as neither the Company nor the Trustee can advise you if the transfer is in your best interests.

### NEXT STEPS

If you wish to consider transferring in any DC “contracted-in” benefits – can be more than one DC arrangement if applicable - please read the attached flow chart relevant to the type of pension arrangement you wish to transfer.

Please then provide the requested information (as per the flow chart) and complete the “Transfer In – Form of Authority” included within this guidance document.

If you are in any doubt as to the type of your previous scheme, please contact your previous arrangement and ask them for confirmation.

If you have any queries, or require any additional information about transferring in your DC benefits, please contact (us) the Fund Administrators in the first instance at:

MMC UK Pensions Arrangements  
Aptia Limited  
Maclaren House  
Talbot Road  
Stretford  
Manchester  
M32 0FP

Helpline: **0330 100 3597**

Online: [pensionuk.aptia-group.com](https://pensionuk.aptia-group.com)

# MMC UK Pension Fund



Your previous pension scheme will be one of the following:

- Employer's Defined Benefit Scheme \*
- Employer's Defined Contribution Scheme
- Personal Pension or Group Personal Pensions \*
- Stakeholder Pension Scheme \*
- Free-Standing Additional Voluntary Contributions Policy \*
- Section 32 Buy-Out Policy \*

If you are in any doubt as to the type of your previous scheme, please contact your previous arrangement and ask them for confirmation. Please do not send us an incomplete form as this will result in delays in the transfer.

**\* Please note the Trustee of the MMC UK Pension Fund – DC Section will not consider any transfers in from previous pension arrangements where the benefits were on a Defined Benefit (DB) basis.**

**\* Please note that if your previous pension scheme relates to a personal pension please read the Guidance for transfers from Personal Pensions / Section 32 / Stakeholder arrangements / Group Personal Pension.**

**\* If you leave the MMC UK Pension Fund – DC Section pension arrangement part way through a transfer then unfortunately the transfer in will not be allowed to continue.**

## NOTE TO PREVIOUS ARRANGEMENT:

In accordance with accepted pension administration industry practice, Aptia operates an electronic scanning and indexing policy whereby all original documents are converted to electronic documents on receipt. Original member documents and signatures will not be made available. Aptia operates this policy in accordance with BIP 0008-1:2004, which is the industry standard document covering electronic documents.

## TRANSFER-IN FROM A DC OCCUPATIONAL PENSION SCHEME

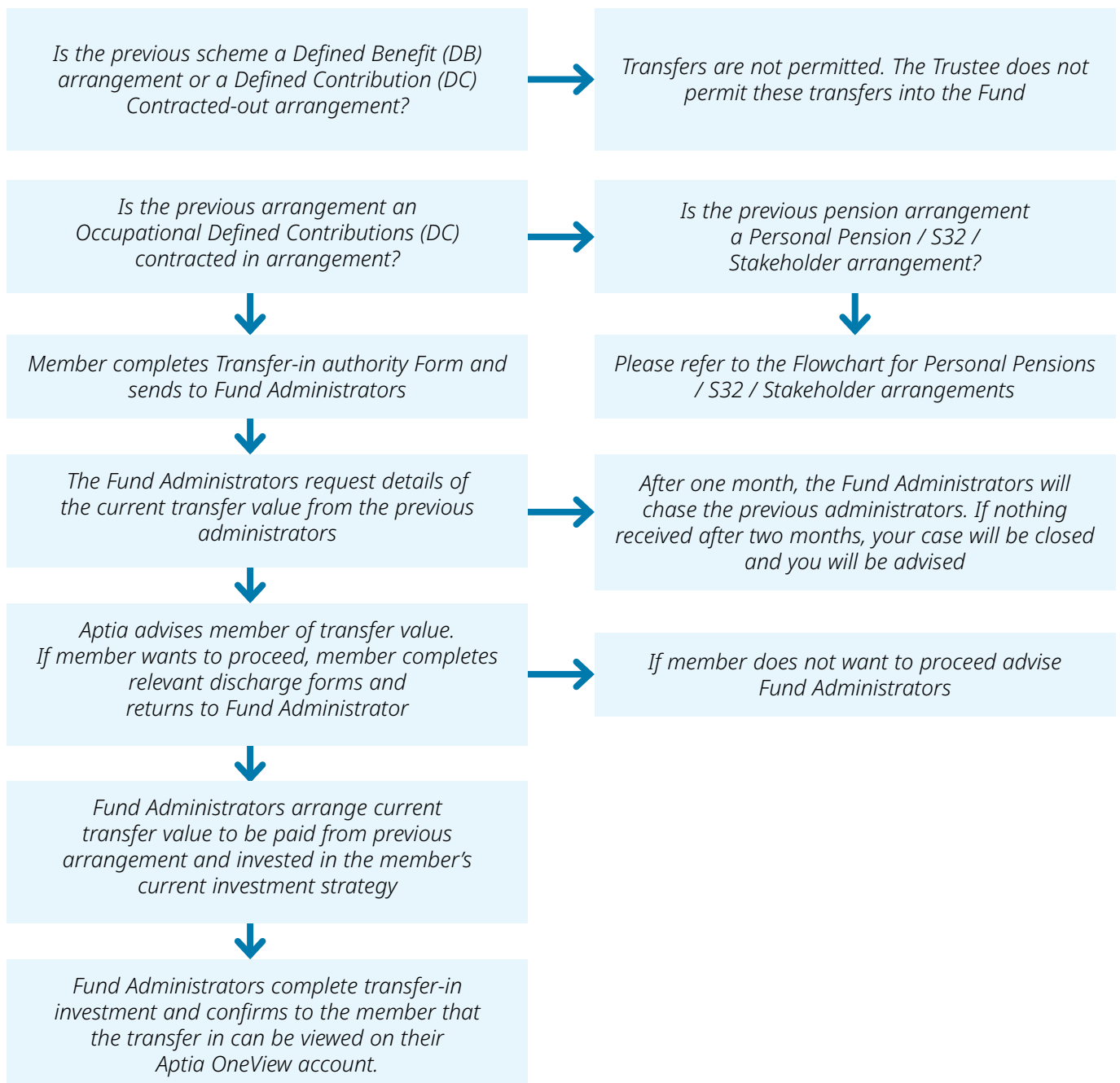
If you have benefits from another pension arrangement, it may be possible to transfer them to the MMC UK Pension Fund – DC Section. Please follow the flowchart below which provides details of the next steps you would need to follow if you wish to investigate a transfer in.

If you are unsure of the type of your previous pension arrangement, please contact your provider for confirmation.

If you leave the MMC UK Pension Fund – DC Section pension arrangement part way through a transfer then unfortunately the transfer in will not be allowed to continue.

If you have any queries regarding this process, please contact us online at

[pensionuk.aptia-group.com](https://pensionuk.aptia-group.com)



## **GUIDANCE FOR TRANSFERS FROM PERSONAL PENSIONS / GROUP PERSONAL PENSIONS / S32 / STAKEHOLDER ARRANGEMENTS**

This guidance is for members who are considering a transfer in of benefits into the MMC UK Pension Fund from one of the following types of pension arrangements.

- a Personal Pension arrangement
- a Section 32 individual pension contract
- a Stakeholder pension arrangement
- a Group Personal Pension.

**If you are unsure of the type of your previous arrangement, please contact your previous arrangement for confirmation.**

To avoid contravening the Investment Management Regulatory Organisation (IMRO) regulations regarding the provision of advice, information cannot be obtained by the Fund Administrators directly from a pension provider in respect of one of the above arrangements.

The Fund Administrators must not offer advice or assistance in respect of a possible transfer to the Fund. You should seek independent financial advice, or approach your provider directly for any information. The Fund Administrators can only deal through an regulated financial advisor or with you directly.

Should you wish to investigate a transfer in to the Fund from one of the above arrangements, please ensure that the following information is requested (either by you or your financial adviser):

1. Current fund value.
2. Current transfer value (including details of the split between any benefits earned before and after 6 April 1997).
3. Member's contributions included in the transfer value.
4. The dates covered by the pension policy.
5. Details of any penalties on transferring.

Once you have received all of the information detailed on the left please send this together with a completed transfer-in authority form to:

MMC UK Pensions Arrangements  
Aptia Limited

Maclaren House

Talbot Road

Stretford

Manchester

M32 0FP

Online: [pensionuk.aptia-group.com](https://pensionuk.aptia-group.com)

**Please do not send us your request to transfer without a complete form and all of the information detailed on this page as this will result in delays in the transfer.**

**For Aptia Limited, administrator acting on behalf of the Trustees MMC UK Pension Fund - DC Section.**

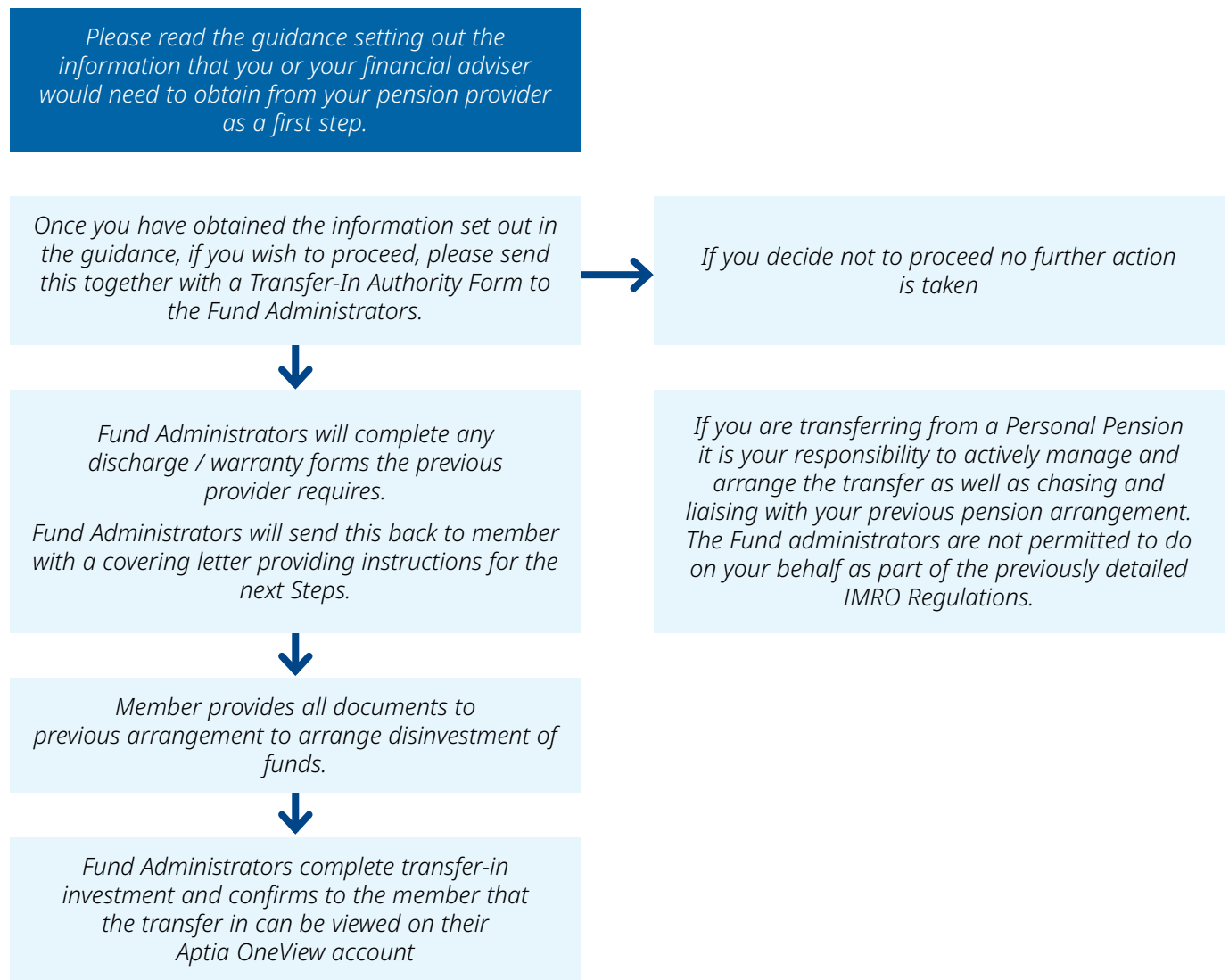
## TRANSFER-IN FROM A PERSONAL PENSION / GROUP PERSONAL PENSION / SECTION 32 / STAKEHOLDER ARRANGEMENT

If you have benefits from another pension arrangement, it may be possible to transfer them to the MMC UK Pension Fund – DC Section. Please follow the flowchart below which provides details of the next steps you would need to follow if you wish to investigate a transfer in.

If you are unsure of the type of your previous pension arrangement, please contact your provider for confirmation.

If you leave the MMC UK Pension Fund – DC Section pension arrangement part way through a transfer then unfortunately the transfer in will not be allowed to continue.

If you have any queries regarding this process, please contact us online at [pensionuk.aptia-group.com](http://pensionuk.aptia-group.com)



## MMC UK PENSION FUND – DC SECTION TRANSFER-IN FORM OF AUTHORITY

If you have benefits under another pension scheme, it may be possible to transfer them to the MMC UK Pension Fund – DC Section. Should you decide to go ahead, the Trustee may, however, accept or decline the offered cash equivalent transfer value (CETV).

I will obtain the necessary information (as required by Aptia Limited) from the administrators of my previous pension arrangement called:

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Aptia Limited is providing information purely as administrator of the pension scheme, and does not offer any advice in respect of your personal circumstances. You should seek independent financial advice before making any decision regarding a transfer.

You can find a regulated financial adviser in your area by visiting [moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser](https://moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser)

I acknowledge that Aptia Limited is not responsible for advising me of the merits or otherwise of any proposed transfer, which may or may not be in my best interests. I understand that I should obtain independent financial advice as to whether or not any transfer would be suitable having regard to my personal particular circumstances.

**Your full name:**

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**Your National Insurance number:**

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**Your date of birth:**

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**Your address:**

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**Name of previous scheme:**

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**Type of previous scheme  
(important - please see overleaf):**

**Please circle either:**

Personal / Section 32 / Stakeholder /  
Group Personal / Occupational Defined Contribution

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**Policy/reference number from  
previous scheme:**

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**Contact name and/or address  
for previous scheme:**

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**Your signature and date:**

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