

# 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](http://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 **My Retirement Options** and click on **Retirement Illustrator**.
2. You'll automatically see your retirement options as if you took your pension at the Scheme's Normal Retirement Date (age 65). You can change this to your chosen retirement date by clicking on **Change these assumptions** and entering 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 in the format DD/MM/YYYY and a date after your 55th birthday).
3. Click on **Update** 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 **Update**. You can do this as many times as you like!
5. If you click on **Reset the illustration assumptions**, 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 Pension 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 Pension Administration Team. If you can't see any figures, you'll need to contact the team to request a retirement estimate.*

## Contact details

-  M&S Pensions Administration Team, PO Box 555, Stead House, Darlington, DL1 9YT
-  0345 304 7474
-  [mandspensions@capita.com](mailto:mandspensions@capita.com)

For general information about the Scheme visit [www.mandspensionscheme.com](http://www.mandspensionscheme.com)

For more information about how the Trustee manages your personal information read the Privacy Policy at [www.mandspensionscheme.com/privacy-policy](http://www.mandspensionscheme.com/privacy-policy)

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