

## 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](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 **Transfer Value** and click on **My Estimated Transfer Value**.
2. On the next page you'll be provided with an estimated Transfer Value.
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.) You can find out more about how the transfer process works at [www.mandspensionscheme.com/transfer-timeline](http://www.mandspensionscheme.com/transfer-timeline)

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](http://www.mandspensionscheme.com/pension-scams)

### FURTHER SUPPORT.

For more help using the Portal, go to [www.mandspensionscheme.com/portal-guides](http://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](mailto:mandspensions@capita.com)