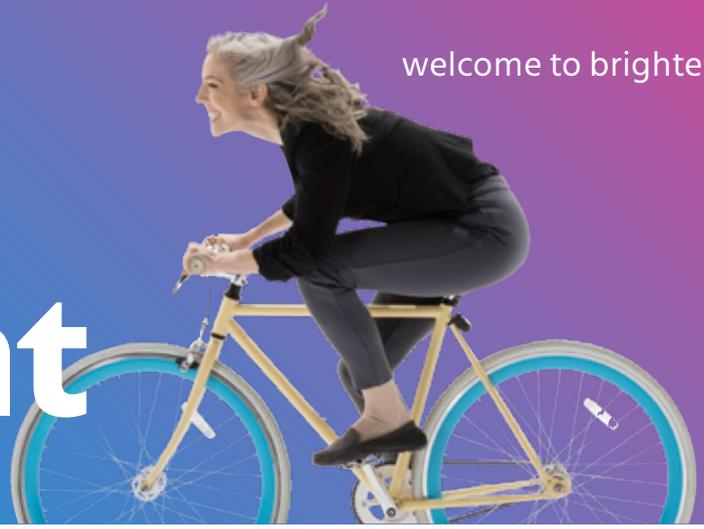


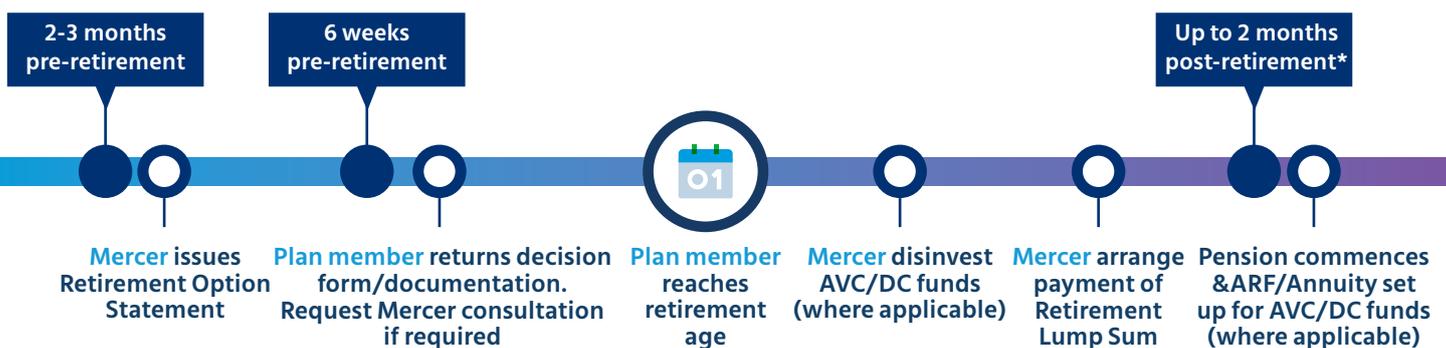
# the finish line is in sight



As you are nearing Normal Retirement Age we thought it would be useful to outline the process which will be followed. Knowing what information you will need to provide, and when, helps the retirement process run more smoothly.

## Guide to the Retirement Process

Here's a helpful roadmap of the Normal Retirement Process.



\* Expected date for completion of retirement benefit set up. This timeline is subject to receipt of full documentation within dates outlined.

## Your Timeline

### Now...

1. **Read this newsletter** – to get you thinking!
2. **Review your investment choices via Mercer OneView** – to ensure they remain appropriate for your personal attitude to risk and your benefit options in retirement.

### Four months from your Normal Retirement Date

3. **Gather documents** – start this process as soon as possible because your benefits cannot be paid until we have received all necessary documentation. Gathering these documents can take time, especially where originals are required, so it is best to start at least four months before your retirement date to avoid a delay in the payment of your benefits due to missing paperwork. We have listed the documents you are most likely to need at the end of this newsletter.

4. **Review your address** – Please ensure your address is correct on Mercer OneView. Your Retirement Option Statement will be posted to the address you have provided on Mercer OneView, approximately three months before your Normal Retirement Date.

### Three months from your Normal Retirement Date

5. **Review your Retirement Option Statement** - this will outline the options available to you at retirement. Please note that transfer values are only included in the statement on request. If you wish to have a transfer value quoted on your statement please request through Mercer JustASK in advance of the statement being issued.
6. **Meet with a financial advisor** – consider your options as soon as you receive your Retirement Option Statement. Selecting the best option for you is an important decision, and taking financial advice where appropriate is recommended.

To help you make an informed decision, you can book an appointment with a Mercer Private Wealth Consultant or alternatively speak with your own financial advisor. Please contact [www.justaskmercer.com](http://www.justaskmercer.com) to book an appointment with a Mercer consultant.

7. **Ask questions sooner rather than later** – if you are unsure about the details in your Retirement Option Statement or if you are unsure of the supporting documentation we need in order to process your benefits – contact the Mercer JustASK memberhelpline.
8. **Complete your Member Decision Form (MDF)** – after receiving your Retirement Option Statement and consulting with your financial advisor (where appropriate), you will need to complete a Member Decision Form that informs the Trustee(s) of your pension choice(s).

## Two months from your Normal Retirement Date

9. **Submit your documentation** - return your Member Decision Form, Retained Benefits Form and any

other supporting documents to Mercer online or by post using the return details provided on your Retirement Option Statement. Your retirement benefits cannot be processed until all the requested documents have been received by Mercer.

## Once all documents are received

1. Once Mercer have received all required documentation, and your final pension contribution has been invested and allocated (where applicable), they will start the process of beginning to pay your retirement benefits in line with the choices indicated on your paperwork.
2. Payment of your chosen retirement options will take approximately eight weeks from receipt of all necessary signed forms and supporting documentation (following receipt of final contributions, where applicable). Any delays will result in a later payment date.
3. Your retirement benefits will then be paid out to you in line with the choices indicated on your paperwork.

## Documents you will need to start gathering now!

| Document required                               | Certified?     | Tick |
|---|----------------|------|
| Evidence of address                             | Certified Copy |      |
| Evidence of I.D.                                | Certified Copy |      |
| Marriage Certificate (if applicable)            | Certified Copy |      |
| Your Birth Certificate                          | Certified Copy |      |
| Your Spouse's Birth Certificate (if applicable) | Certified Copy |      |
| Bank Details                                    | Copy           |      |
| Evidence of your PPS Number                     | Copy           |      |
| Final Remuneration details                      | Copy           |      |

## IMPORTANT

There are quite a few pieces of information and documentation that you will need to provide. Some of these will need to be requested from a third party, for example, from the administrator of another pension scheme if you have retained pension benefits from a previous employment.

If you are planning to transfer benefits from another scheme into your current scheme prior to retirement, please factor this into the time frame as it could cause delays.



For your convenience, you may wish to upload and certify your documents online by using the **MercerVerify** App. To use the MercerVerify app to verify your identification and upload the required documents, please scan the QR code or visit: <https://bit.ly/MercerVerify> (using the camera or QR Scanner App on your smartphone) and follow the in-Ap instructions.

Alternatively you can submit your documents by post. However, when submitting by post, copies of official documents will need to be certified by an official as outlined in the Retirement Option Statement.

## Get in touch

If you have any questions about the retirement process or documents required, please feel free to contact the JustASK member helpline.

Your contact information can also be updated by contacting the Mercer JustASK team.



Submit a query online:  
[bit.ly/JustAskMercer](https://bit.ly/JustAskMercer)  
(case sensitive)



Call: **+353 (0)1 4118505**

The JustASK phoneline is available weekdays, 09.00 – 17.00, excluding public holidays.