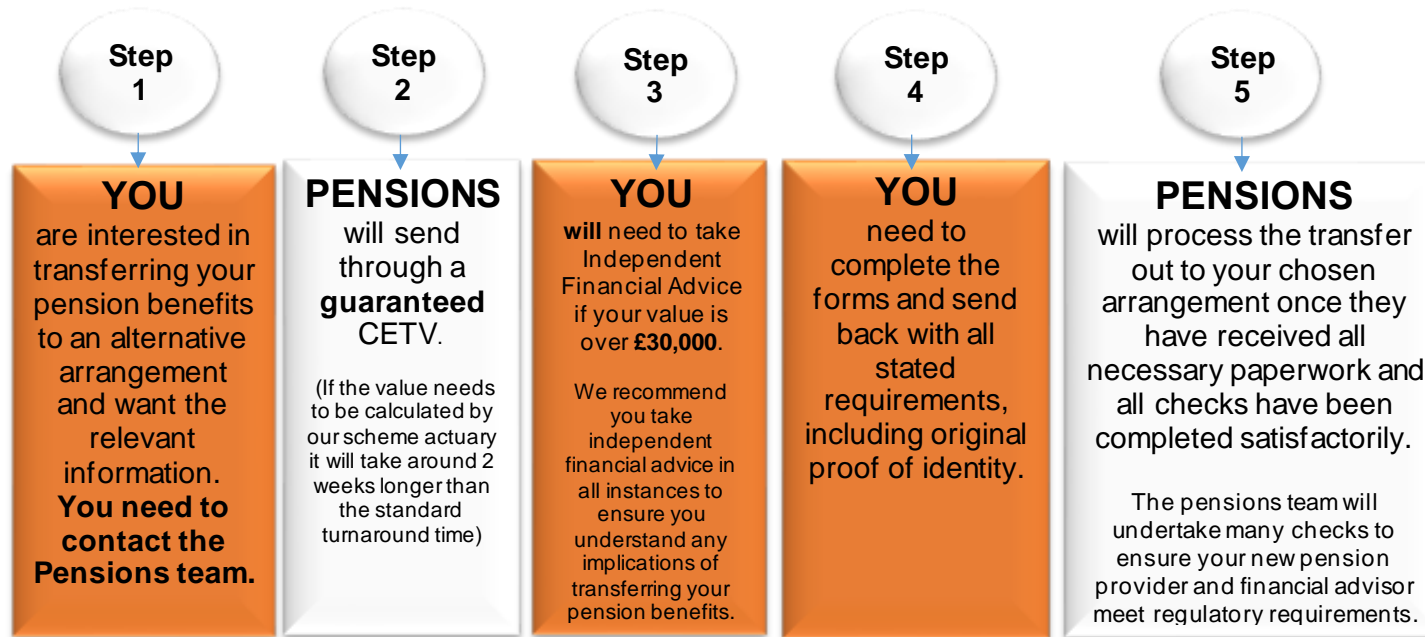


The CATERPILLAR DB PENSION PLAN – Transferring your pension benefits

You can transfer your DB pension benefits to an alternative arrangement. If you are interested in exploring this option you can request a Cash Equivalent Transfer Value (CETV) from the pensions team, we aim to provide you with this within 10 working days of your request. In some instances, a value may need to be referred to our Scheme Actuary for calculation, if this is the case, the process will take around 2 weeks longer to complete.



Additional Voluntary Contributions - If you hold Additional Voluntary Contributions within the Plan, the time taken to process your transfer out is likely to take approximately 4-6 weeks longer as these funds must be disinvested from the provider before final payment can be made. We cannot request the disinvestment from the provider until all requirements from you have been received.

If we do not receive your completed forms by the guarantee date stated on the forms, we will assume you do not wish to proceed with transferring your benefits.

If you wish to transfer your benefits in future, please contact the Pensions Administration Team, to begin the process again. Please note that you may only request one transfer value in any 12-month period free of charge. Additional transfer requests are currently charged at £200 per request.

All contact details can be found overleaf

Caterpillar Pensions Admin Team	In-house Pension Administrators - Peterborough	Tel: Internal -7-529-4777 External –01733 584777 E-Mail _ukpensions@cat.com Address: Caterpillar Pensions Admin Team, The Learning Centre Eastfield Peterborough PE1 5FQ
Independent Financial Adviser	If you wish to find an Independent Financial Adviser.	www.moneyadvice.co.uk
Pension Website	Visit our general website to access information on pensions:	www.mycatpension.co.uk
Pension Scams	Don't let a scammer enjoy your retirement – find out how pension scams work, how to avoid them and what to do if you suspect a scam. Pension scams often include: <ul style="list-style-type: none"> • contact out of the blue • promises of high / guaranteed returns • free pension reviews • access to your pension before age 55 • pressure to act quickly 	www.fca.org.uk/scamsmart Check who you are dealing with: https://register.fca.org.uk If you suspect a scam, report it: 0800 111 6768 or using the reporting form at www.fca.org.uk