

Retiring from the Plan - Process Guide

This document is intended to provide members with an overview of the steps involved in the process of retiring from the Caterpillar Defined Contribution Pension Plan (the “Scheme”).

The timescales given for each stage of the process are approximate and refer to the average time taken to complete the various stages of the process for a typical member. Some stages may take longer for some members depending on their personal circumstances.

Please be aware that in order to take your retirement benefits from the Plan you must first cease paying contributions. If you are leaving employment with Caterpillar this will happen automatically, however, if you elect to take your benefits and remain in employment you will need to opt out of the Plan. Should this be required, please contact the Caterpillar Pensions Team to request an opt out form. Alternatively you can download this from the website:

<https://www.mycatpension.co.uk/dc-plan/active-library/>

If you are employed and are considering opting out of the Plan, please note that the Life Assurance and Income Protection benefits that are currently provided by the Plan will be impacted. Please review the Plan information available on the website or contact the Mercer team for further information.

The average time taken to complete the full retirement process for a typical member is 2-3 months. It is important that you are aware of this when planning your retirement.

Please also note that your retirement cannot be finalised until your final contributions have been received. If you are still making contributions you will need to add this time into the typical processing timeline detailed on the following pages.

If you require any further guidance, please contact a member of the Mercer team:

TEL: 0344 854 3338

ADDRESS: Caterpillar Defined Contribution Pension Plan, Mercer Limited, Maclaren House, Talbot Road, Stretford, Manchester, M32 0FP

Alternatively you can contact us online at [contact.mercer.com](https://www.mycatpension.co.uk/contact)

Further information about the Plan can be found on the member website, where you can also link through to your Mercer OneView account:

<https://www.mycatpension.co.uk/>

The boxes on the following pages are colour coded as follows:



Action required by you



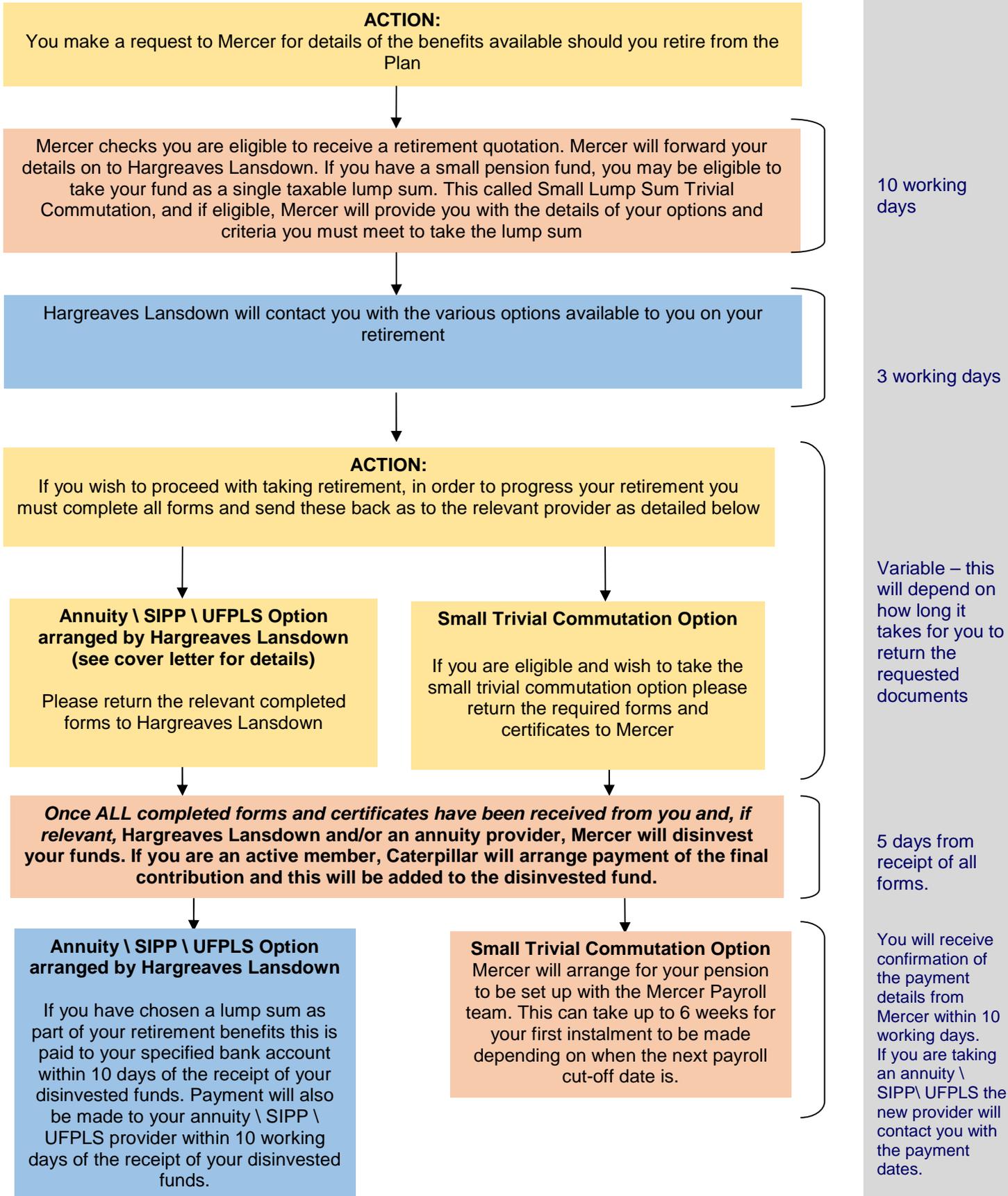
Action required by Mercer



Action required by Hargreaves Lansdown (see page 3 for further information)

Retirement Flow Chart

Typical Processing Time



Hargreaves Lansdown

Please note that Hargreaves Lansdown is the broker that Caterpillar use to support members with their retirement plans.

You can contact Hargreaves Lansdown during the following hours:

Mon to Thu	8am – 7pm
Fri	8am – 6pm
Sat	9.30am – 12.30pm

TEL: 0117 314 1798

WEBSITE: www.retirementsservice.co.uk/cat

Caterpillar do not employ Hargreaves Lansdown to provide Financial Advice. This would be at your cost. Alternatively, you may of course seek your own provider.