



What being a member of the Safeway Pension Scheme means for you

It's normal to have some questions when it comes to a change like this, so we have put together answers to some commonly asked questions to help reassure you about your pension in the Safeway Pension Scheme.

Why has the TM Group Pension Scheme (TM Scheme) and the TM Pension Plan merged with the Safeway Pension Scheme?

The decision to merge the TM Group Pension Scheme and the TM Pension Plan into the Safeway Pension Scheme was made to simplify how the schemes are managed and looked after. By merging the schemes together, there will be a lot of time and cost saved.

When is the merger effective from?

The merger has now completed, and you are now officially a member of the Safeway Pension Scheme.

Does the merger affect the benefits I will get?

There will be no changes to the benefits that you are entitled to. This includes any increases to your benefits, or any benefits that may be paid to your dependants following your death.

What do I need to do?

You do not need to do anything, everything is transferred between the trustees, and your administrator is staying the same.

Who looks after my pension now?

Your pension is looked after and managed by us, the trustees of the Safeway Pension Scheme.

Will the Scheme administrator stay the same?

Yes, Hymans Robertson will continue to provide the administration services related to your pension and you can continue to contact them in the same way that you do now.

Can I access information about my benefits online?

Yes, you'll still be able to access information about your benefits via the Morrisons Pensions website: www.morrisonspensions.co.uk

1. Select your Scheme: 'Safeway Pension Scheme.'
2. Answer 'Yes' to the question 'Are you a former member of the **TM Group Pension Scheme** Or the **TM Pension Plan**?'

From there you can still log into the members' area of the website to access your personal pension information. You'll see that the site looks a little bit different to reflect that your benefits are now provided by the Safeway Pension Scheme.

Is the Safeway Pension Scheme secure and in a good financial position?

Yes, the Safeway Pension Scheme is secure and in a good financial position - it is a large scheme and is financially stable, providing greater security for members.

Will my retirement options or date change?

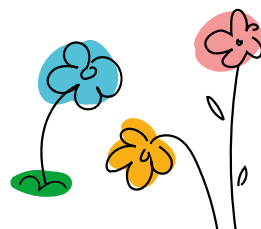
No. Your Normal Retirement Date and the options you have to take your pension will remain the same following the merger.

Will the way I receive my pension payments change?

No. The administrators, and the service you receive from them, are staying the same.

What should I do if I have tax protections?

If you have registered with HMRC for any protection(s) in respect of your pension savings and the lifetime allowance, then we strongly recommend that you seek legal and financial advice in relation to how these protections may be affected by the merger into the Safeway Pension Scheme and any actions you may wish to take.



Who can I contact if I have questions?



You can continue to contact Hymans Robertson with any questions about the merger or your benefits:

TM Group Pension Scheme
Hymans Robertson LLP
One London Wall
London
EC2Y 5EA

TM Pension Plan
Hymans Robertson LLP
One London Wall
London
EC2Y 5EA

Telephone: 020 7082 6270

Email: TMsharedmailbox@hymans.co.uk

