

## **Process – for RNLI employee members who potentially wish to transfer in a pension to their RNLI Defined Contribution Master Trust Scheme**

You may be able to transfer in pension benefits from a previous pension Scheme. However, this can be a complex area and you should seek appropriate financial advice before arranging a transfer. You will need to meet the cost of this advice.

Depending on the terms of any previous pension, there may be costs/transfer penalties charged by the original pension provider if you transfer into the RNLI Scheme.

You will need to satisfy yourself that transferring your pension benefits is the correct route for you.

1. You need to request your **Leaving Service Options** from your previous pension provider and check that it is a **Revenue Approved Scheme**. (You will only be able to transfer your pension if it is from a Revenue Approved Scheme).
2. If you decide to transfer your pension benefits, you will need to instruct the previous pension provider that you wish to transfer your benefits to the RNLI Defined Contribution Master Trust Scheme.
3. You or your adviser will need to contact Aon Health & Benefits to request the necessary details for the RNLI Defined Contribution Master Trust Scheme. (Your previous pension provider will need this information on the RNLI Scheme).

To contact Aon, please email: [AEBAdmin@aon.ie](mailto:AEBAdmin@aon.ie)