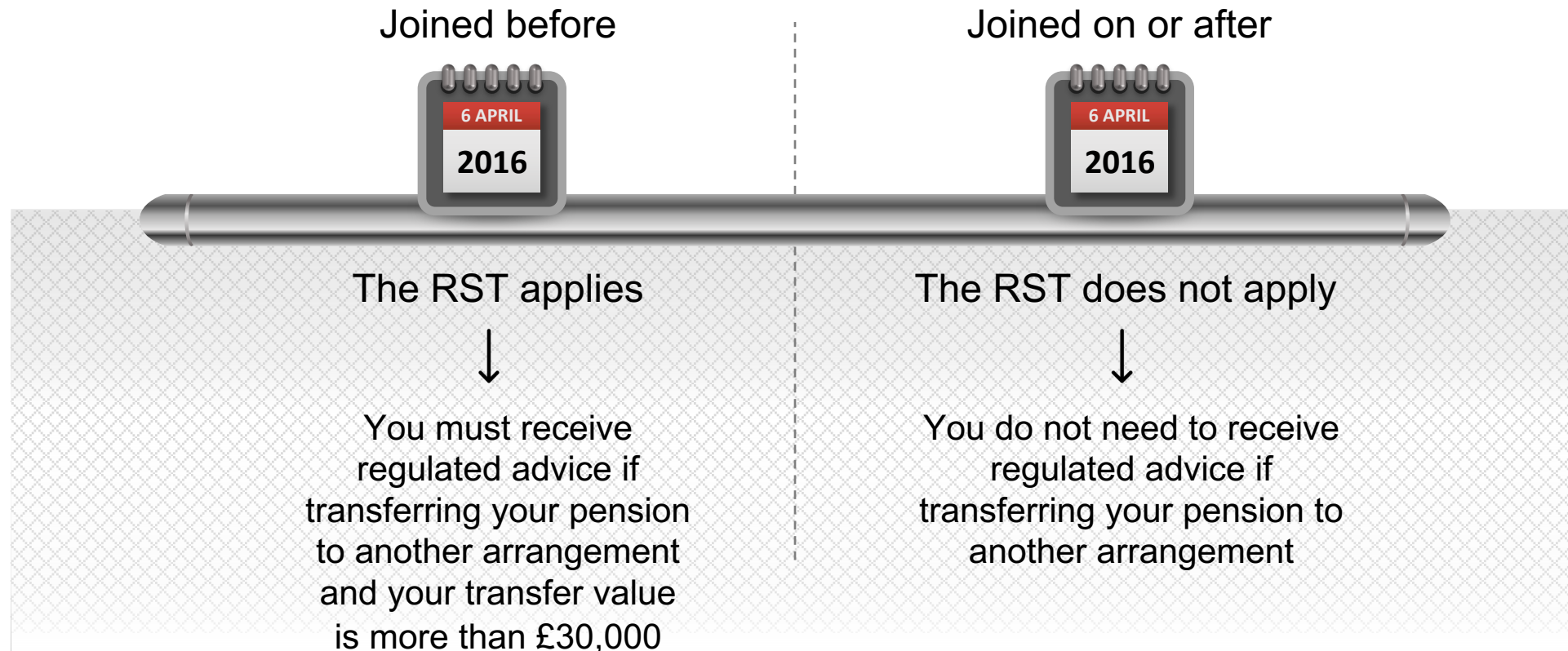


# The Reference Scheme Test (RST).

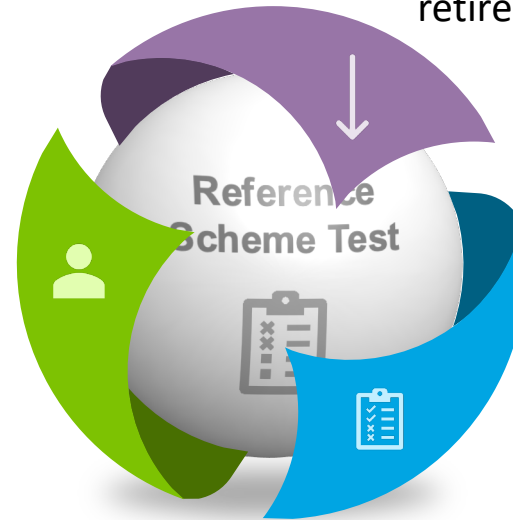
When you joined the MP03 Plan determines whether the RST is applied.



# The Reference Scheme test.

The MP03 Plan has to provide a minimum level of benefits at retirement

The RST provides a safety net for your MP03 savings



This is tested by the MP03 Plan at the date of retirement or transfer out if earlier

## **Transferring to another pension arrangement:**

The transfer value will be topped up by any amount required to meet the RST at the date of transfer

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## **Receiving your MP03 pension**

Your pension will be topped up by any amount required to meet the RST  
Flexibility to retire before at age 62 will be restricted if a top-up is payable

# The Reference Scheme Test.

What the RST means to you as a member of the MP03 Plan.



# Transferring from DB to DC.

**WARNING** - transferring defined benefits (DB) to a DC arrangement could damage your wealth!

