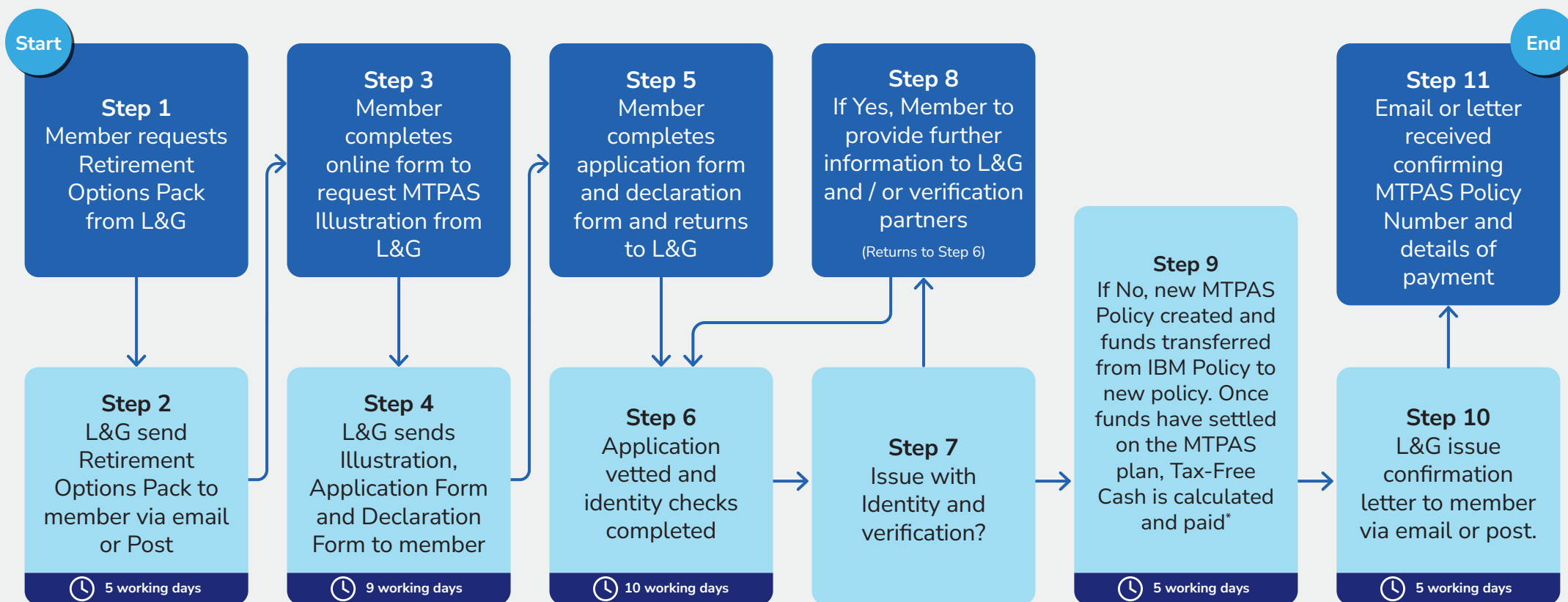


IBM DC Full Crystallisation

For Members taking their maximum amount of Tax-Free cash from their DC benefits.

Then transferring the remaining crystallised DC Funds to Mastertrust Pension Access Scheme (MTPAS).



KEY

● Member

● Legal & General (L&G)

*If member has Protected Tax-Free Cash (PTFC), payment processing completed via bulk transfer to MTPAS. Transfer process is completed every two weeks, member will be informed of the next transfer date upon return of their application.

For more information, please read our [Frequently Asked Question \(FAQ\)](#)

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