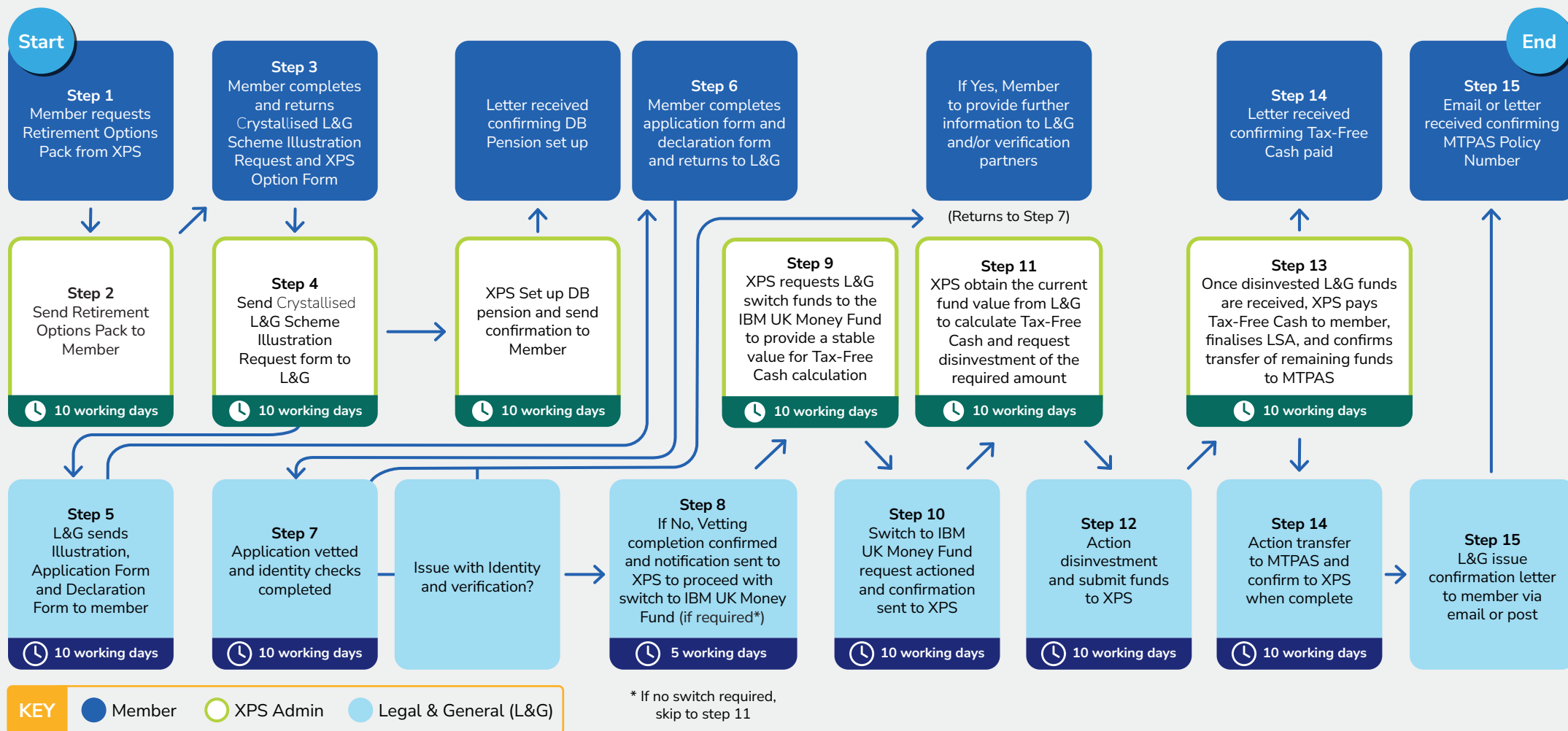


IBM DB/DC Crystallised

For Members Combining their DB and DC benefits to Maximise Tax-Free Cash entitlement

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



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

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