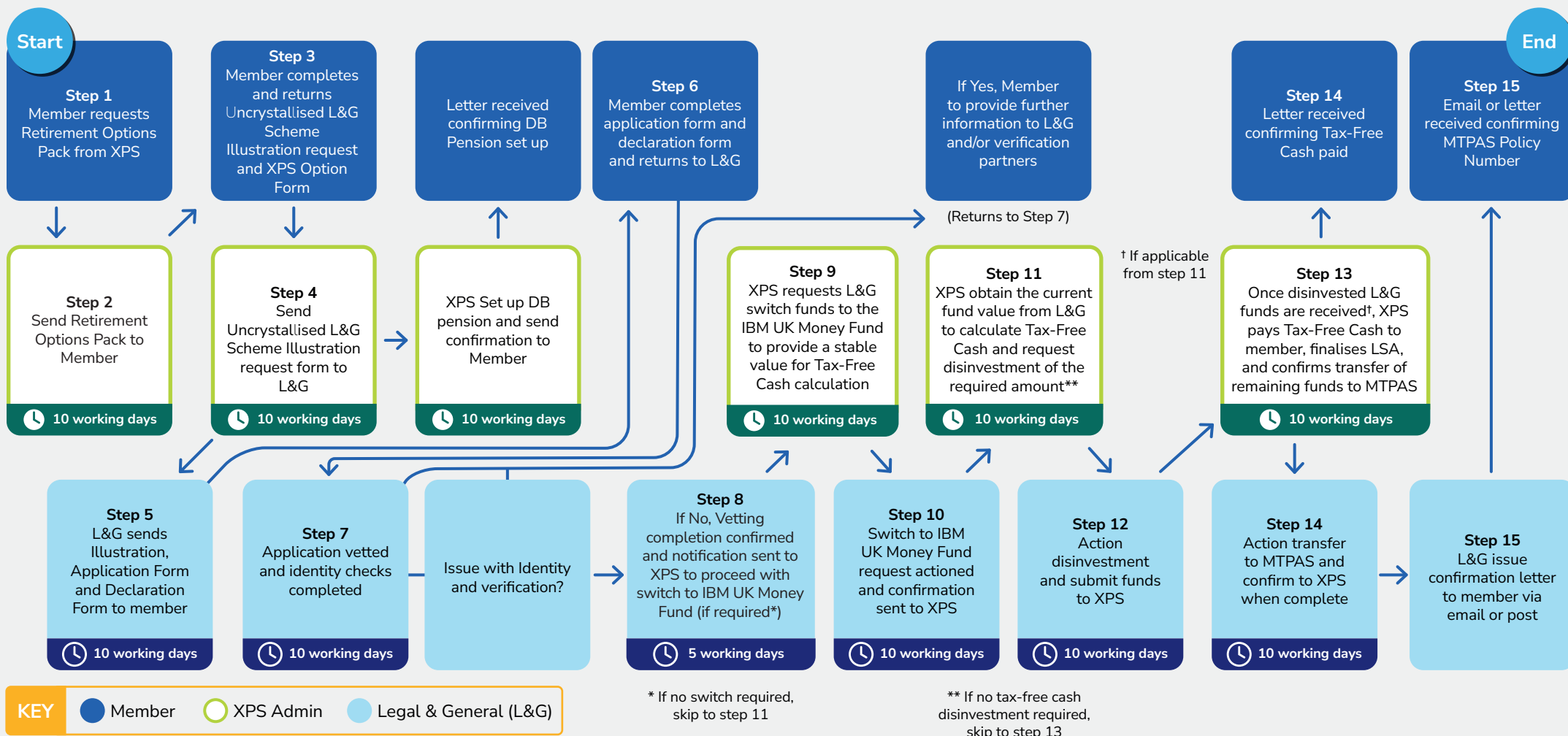


# IBM DB/DC Uncrystallised

For Members taking a selected amount of Tax-Free cash (not the maximum) from their DB and DC benefits.

Transferring the remaining benefits uncrystallised to Mastertrust Pension Access Scheme (MTPAS)



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

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