



The MMT - BAE Systems Retirement Savings Plan

Registering for Mercer Money and accessing your retirement account for the first time

Introduction

Scottish Widows administer the MMT - BAE Systems Retirement Savings Plan ('the Plan') on behalf of the Mercer Master Trust Trustees. The name of the Scottish Widows administration system is **Money4Life**. Members need to access this to perform transactions, such as nominating beneficiaries, amending selected retirement age, and updating their contact details.

In order to establish a seamless experience that allows easy transition between Mercer Money and the Scottish Widows Money4Life administration system, a member needs to register for both systems initially to connect the accounts. The steps to take are shown on the following pages.

Before you start, please have to hand:

1. The email you received from Mercer Money (you may have had reminders, so any one of these will do)
2. The two letters you received in the post on joining the Plan
3. Access to the email to which you intend to link your account
4. Your National Insurance number

If you would prefer someone to talk you through the process, please call the Mercer Money Customer Success team on +44(0)330 808 9426.

Step 2: Complete your Mercer Money account activation

Add your details and set your preferences to complete your registration:

1. Enter your Date of Birth, your Last Name (i.e. your surname) and National Insurance Number

2. Accept the terms and conditions (please note you may have to accept Cookies before doing this)

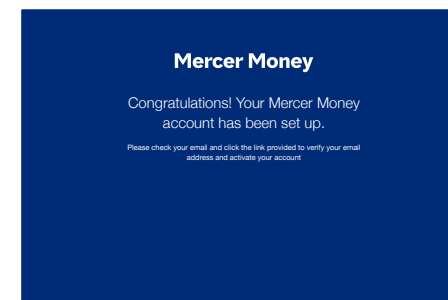
3. Enter your email addresses. (If you only wish to register one address, please select 'Personal Email' from the Type drop down)

4. Select your communications preferences

5. Check your details

6. Set your password

7. You will be sent an email containing a link to activate your Mercer Money account. Click the link to return to the login page

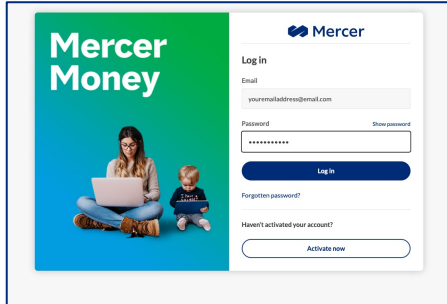


8. Enter your email address and the password you set

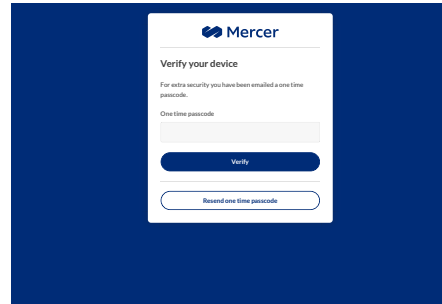
Step 3: Two Factor Authentication

To provide secure verification of your identity

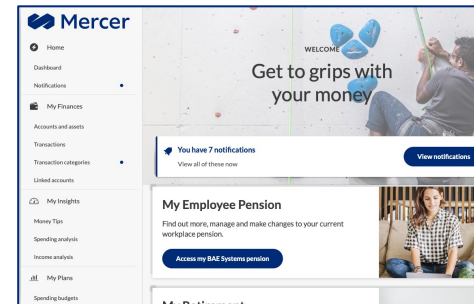
1. After entering your login details, a 6 digit code will be sent to your registered email addresses



2. Enter this code to verify your identity and login



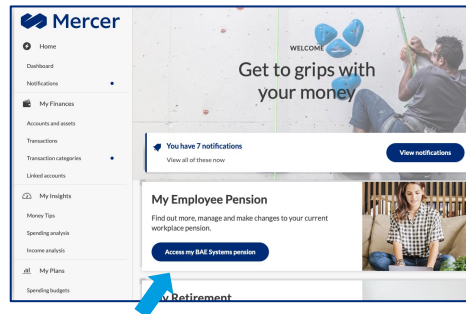
3. You will now be taken to the Mercer Money dashboard



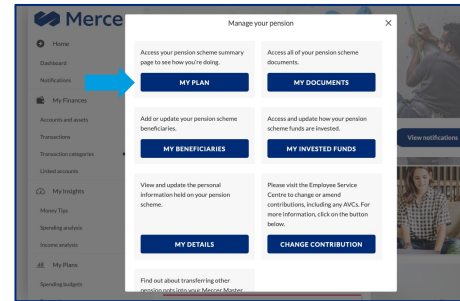
Step 4: Connecting your retirement account

Link your Scottish Widows Money4Life account to Mercer Money

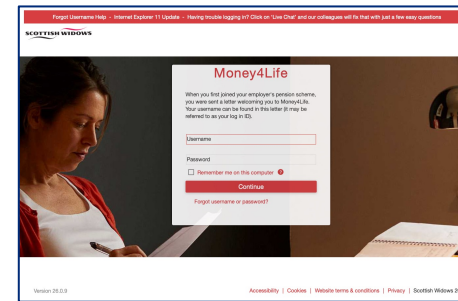
1. Under **My Employee Pension**, click **Access my BAE Systems pension**



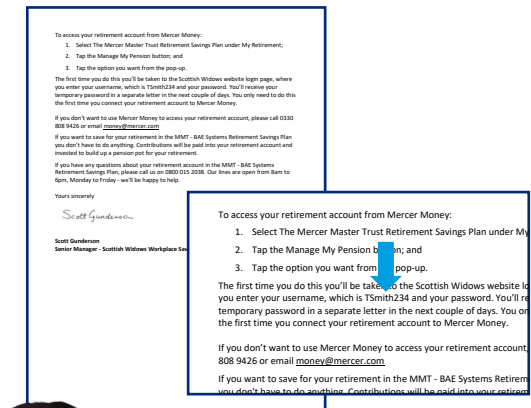
2. Click **My Plan** on the pop up that appears (My Plan may appear at the top right of your menu options)



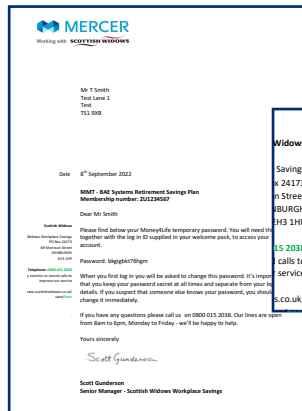
3. You will be taken to the Scottish Widows Money4Life website login page



4. Enter the **Username** shown in the fourth last paragraph of the letter sent to you shortly after you joined the Plan



5. Enter the password shown in the letter sent to you shortly after you joined the Plan



Dear Mr Smith

Please find below your Money4Life temp together with the log in ID supplied in y account.

Username: TSmith234
Password: bkgigbkt76hgm

When you first log in you will be asked to that you keep your password secret at a details. If you suspect that someone else

6. You will then be asked to accept some conditions, confirm your contact details, set a new password and enter your answers to some security questions

On future visits there will be no need to login to access the Scottish Widows website.

If you have any questions, please call the Mercer Money Customer Success Team on +44(0)330 808 9426.

Lines are open 9.00am to 5.00pm, Monday to Friday except bank holidays.

