

Our ref: Deferreds <SeqNo>

**Strictly Private & Confidential**

<Title> <Initials> <Surname>

<Address 1>

<Address 2>

<Address 3>

<Address 4>

<Address 5>

<PostCode>

29 June 2011

Dear <Title> <Surname>

***Your Sun Microsystems Pension – Options for Deferred Members***

As a preserved ('Deferred') member of the Sun Microsystems Limited Retirement & Death Benefits Scheme (Sun Main Scheme), your pension fund, representing the value of the contributions personally made by you and your previous employer, continues to be invested in the Scheme. I am now writing to advise you that the Scheme Trustees have decided to wind-up the Scheme.

As a result you now need to decide what you would like to do with your Scheme fund, the current value of which is <fund\_value>. (Please note that this fund value is not guaranteed).

The Scheme Trustees are pleased to enclose the following information to help you decide:

- ***Options Booklet for Deferred members*** – containing the options available and the actions you need to take.
- ***Fidelity Information Summary*** – which provides an outline of the Group Section 32 Buyout Plan.
- ***Member Options Form*** – to enable you to inform us of your choice.
- ***A pre-paid envelope*** – for returning your form.

**Your Options**

**Option 1** – Transfer your existing funds to the Group Section 32 Buyout Plan with Fidelity. *If you do not take action, this option will automatically apply sometime after 29 September 2011 once all legal requirements have been met.*

**Option 2** – Transfer your funds to an alternative pension arrangement of your choice.

**Option 3** – Take pension benefits if you are over 55.

**Option 4** – Take a winding-up lump sum payment if your fund is less than £18,000 at date of payment.

## Your Actions

- a) Read the “Options Booklet for Deferred members” in full.
- b) Choose one of the above options.
- c) Complete the enclosed **Member Options Form**.

In order that the Trustees can provide you with a quotation or transfer pack before 29 September 2011 (the final date by which you must make your decision) can you please complete the Member Options Form and return it to Aon Hewitt by 10 August 2011.

Once you have made your decision and notified us of it, we may write to you enclosing additional forms, if required, depending upon what option you have chosen.

## Helping you decide

The Options Booklet for Deferred Members should contain all the information you require to make the decision that you believe meets your individual needs.

If you have any questions or require any further information then please contact Aon Hewitt at the following email address [sun.windup@aonhewitt.com](mailto:sun.windup@aonhewitt.com) or telephone 01252 768552. There is no charge to you for this service.

Please remember that you can access your personal account details via the Sun pension website at [www.sunppc.co.uk](http://www.sunppc.co.uk). If you have not visited the site before, you will need your enrolment number which is your old Sun ID number. If you do not have this or have any problem logging onto the Sun PPC site, please call the administration helpline on 0141 222 7286.

Please note that the Scheme Trustees and Aon Consulting Limited (part of Aon Hewitt) are unable to provide you with financial advice. If you are uncertain of which option to select, we strongly recommend you take independent financial advice. Details of independent financial advisers in your area can be found at [www.unbiased.co.uk](http://www.unbiased.co.uk)

On behalf of the Trustees of the Sun Microsystems Limited Retirement & Death Benefits Scheme.