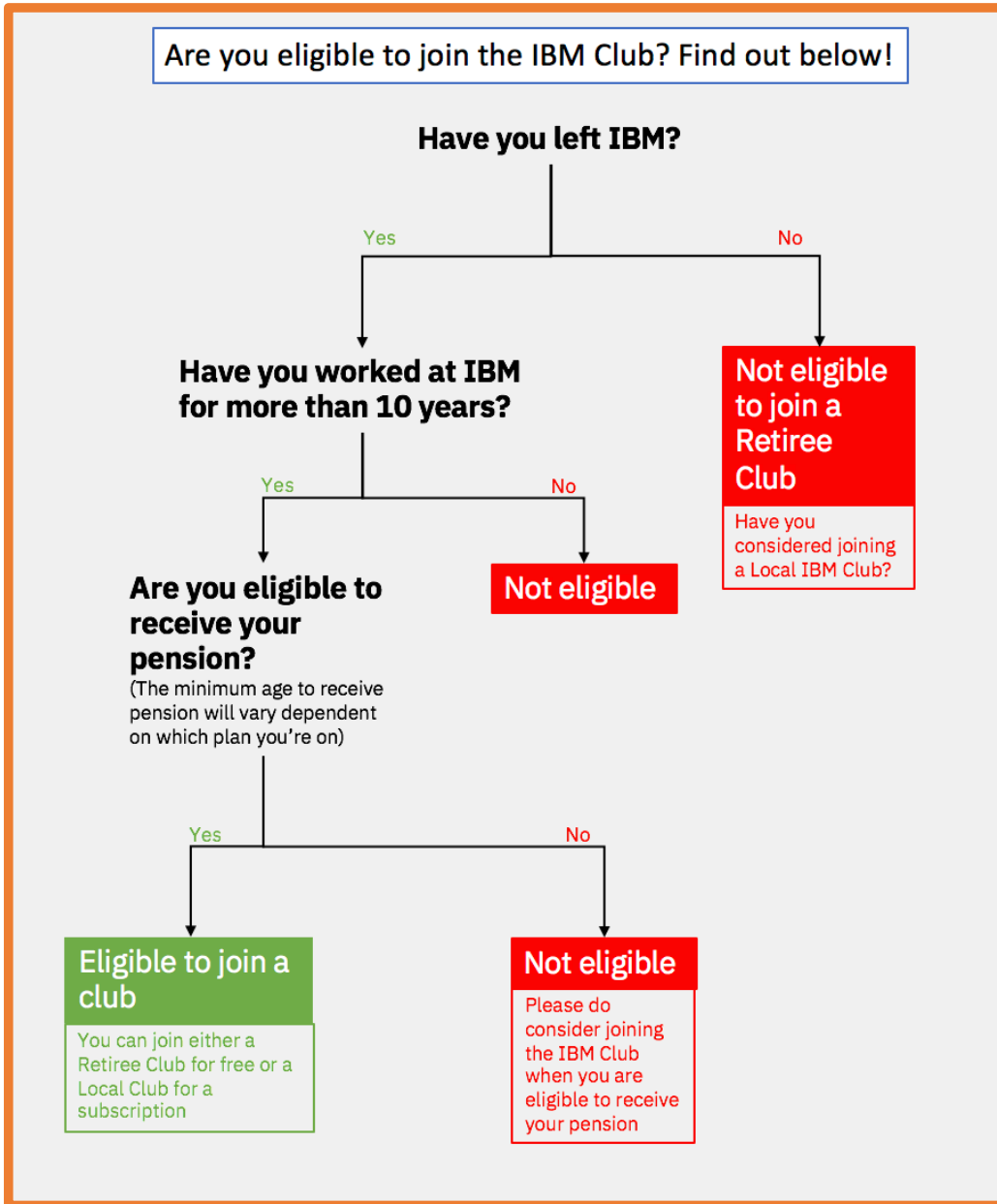


APPENDIX

APPENDIX A: Checking your eligibility to join – some guidance



Reference Guide for Establishing Age at Which Former Employees of IBM Can Commence Membership of an IBM Retiree Club

Any former employee of IBM United Kingdom Limited, or any of its UK subsidiaries (together, “**IBM UK**”), is able to commence membership of an IBM Retiree Club providing that:

- They had completed 10 years of employment with IBM UK, and
- Have reached the age quoted for the pension plan that they participated in whilst an employee of IBM UK, as shown in Appendix B of this document.

It is not a requirement to have commenced receipt of your pension benefits from your IBM pension plan(s) in order to commence membership of an IBM Retiree Club, and attaining the ages shown in the table in Appendix A does not confer a right to you to commence receipt of your pension benefits – if you wish to request to commence receipt of your benefits, you should contact HRpen@uk.ibm.com. If you participated in more than one of the pension plans shown in Appendix A of this document, the lowest age will prevail for determining your eligibility to commence membership of an IBM Retiree Club. If you do not know what pension plan you belonged to whilst a member of IBM UK, or the pension plan that you participated in is not listed in the table in Appendix A, you should contact HRpen@uk.ibm.com for further information. If you meet the criteria for commencing membership of an IBM Retiree Club and you wish to do so, please contact RetireeClubMembership@uk.ibm.com

APPENDIX B - Reference Guide for Establishing Age at Which Former Employees of IBM Can Commence Membership of an IBM Retiree Club

Your service with IBM included some membership of the:	Minimum age which you have to attain to commence membership of an IBM Retiree Club:
I Plan <i>(Defined Benefit Plan)</i>	50
C Plan Section of the IBM Pension Plan <i>(Defined Benefit Plan)</i>	50
B Plan Section of the IBM Pension Plan <i>(Defined Benefit Plan)</i>	50
N Plan Section of the IBM Pension Plan <i>(Defined Benefit Plan)</i>	50
M Plan Section of the IBM Pension Plan	55
Prudential Platinum Plan <i>(Defined Benefit Plan)</i>	55
Any of the Former Data Sciences Plans <i>(Some of these plans are Defined Benefit)</i>	55
Lotus Development Pension Investment Plan	55
IBM UK Personal Pension Plan (including Essential Section)	55
IBM UK Group Personal Plan (ex G4S)	55

IBM Global Finance Personal Pension Plan (FSL Co)	55
IBM UK Group Personal Pension Plan (Optevia)	55
IBM ex-PwCC Group Personal Pension	55
Telelogic Group Personal Pension Plan	55
Ascential Group Personal Pension Plan	55