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## SLB MPS Portal Benefit Projection Enhancement (3D) User Guide

(02-08-2016)



The information contained in your consolidated retirement benefits statement (2D) and benefit projection (3D) is for informational purposes only and is solely intended to inform you of benefits provided through the Schlumberger plans.

The benefit amounts reflected in the statement and or projection are based on your status under each of the plans as of the dates recorded against each scheme as well as assumptions included in the projection. The actual benefits you are entitled to receive in the future will vary from these amounts according to your age, service, earnings, future company contributions to the plans and the elections you make concerning your own contributions.

All of the retirement benefits described in the statement (2D) and or benefit projection (3D) are subject to the terms and conditions of the respective plan and governing legislation. All figures stated are **gross** and may be subject to any applicable taxes.



## Employee Landing Page

On login the existing 2D summary page will appear.

Click on the new Benefit Projection (3D) tab to see the 3D summary page.

Name: John Schlumberger (1234567)      Base Salary: £90,982.40      Date of birth: 09/01/1973      Seniority Date: 13/02/1990      USD

**New Feature** - Click here to project your benefits forward to retirement. You can set your scheme membership and retirement age to get a full projection of your retirement benefits.

Your Benefits Accrued to Date (2D)      **Benefit Projection (3D)**

### Total Retirement Income at Normal Retirement Age

	Scheme Retirement Age	Annuity		Lump Sum		Pension Credit from Lump Sum	Total Annuity Incl credit from Lump Sum
Pre 2010 ISPP Benefits ⓘ	55	\$ 3,425	&	\$ 66,488	or	\$ 5,733	\$ 9,158
Post 2010 ISPP Benefits ⓘ	60	\$ 31,084	&	\$ 0	or	\$ 0	\$ 31,084
US ⓘ	65	\$ 0	&	\$ 57,298	or	\$ 3,637*	\$ 3,637 *
<b>Total ( in USD )</b>		<b>\$ 34,509</b>		<b>\$ 123,786</b>	<b>or</b>	<b>\$ 9,370</b>	<b>\$ 43,879</b>

\* Marked annuity figures represent the average income value projected over retirement when the Standard Life Expectancy option is taken. The scheme information page includes a full breakdown of the drawdown calculation.



## First time Benefit Projection 3D Report Setup (1)

On clicking the 3D tab for the first time, you will need to setup the required default assumptions for your benefit projection including your current pension scheme.

Benefit Projection - Step 1 - Report Setup X

Welcome to the setup guide for your 3D retirement projection. Before we can produce the full benefit projection we need to confirm a few details with you. Assumptions have been put in place for all variables so if you would prefer to skip the setup please select the skip button to load up using the default options. Please note that some assumed values such as contribution rates may be higher/lower than your current level of contribution and this can result in higher/lower projection. We recommend completing the full setup to get the most accurate projection.

### General Assumptions

These values effect the projections for all schemes. They can be adjusted from the "Adjust Assumptions" button on the report summary page.  
You can set assumptions on a scheme by scheme basis. Use the options below to make different assumptions for this scheme. You may want to retire earlier within this scheme or your salary may change when you start participating in the scheme.

Select Your Retirement Age <sup>?</sup>	Retirement Age				
		<input type="text" value="64"/>			
Current Pension Scheme <sup>?</sup>	<input type="text" value="Please Select"/>				
Salary <sup>?</sup>	Base Salary	Estimated PIP % Achieved	Geo Coefficeint		
	<input type="text" value="£132,168.27"/>	<input type="text" value="20.00%"/>	<input type="text" value="1"/>		
Inflation <sup>?</sup>	Earnings Increase				
	<input type="text" value="4.00%"/>				
Investment Growth <sup>?</sup>	Assumed at	Reduced To	After Age		
	<input type="text" value="7.50%"/>	<input type="text" value="5.00%"/>	<input type="text" value="50"/>		

[Skip and Use Default Values](#) [Help](#) [Save and Close](#) [Save & Next Step](#)



## First time Benefit Projection 3D Report Setup (1)

A current pension scheme must be selected in order to progress from step 1 of the report setup. You will be prompted if one has not been selected.

Benefit Projection - Step 1 - Report Setup X

Welcome to the setup guide for your 3D retirement projection. Before we can produce the full benefit projection we need to confirm a few details with you. Assumptions have been put in place for all variables so if you would prefer to skip the setup please select the skip button to load up using the default options. Please note that some assumed values such as contribution rates may be higher/lower than your current level of contribution and this can result in higher/lower projection. We recommend completing the full setup to get the most accurate projection.

### General Assumptions

These values effect the projections for all schemes. They can be adjusted from the "Adjust Assumptions" button on the report summary page.  
You can set assumptions on a scheme by scheme basis. Use the options below to make different assumptions for this scheme. You may want to retire earlier within this scheme or your salary may change when you start participating in the scheme.

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Select Your Retirement Age Retirement Age

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Current Pension Scheme Geo Coefficeint

- ✓ Please Select
- GMPP
- Post 2010 ISPP Benefits
- ISDC Benefits
- UK Blue Section
- UK Orange Section
- US
- US Abroad
- French Benefits
- No Scheme/Local Plan

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Salary Investment Growth

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Skip and Use Default Values Help Save and Close Save & Next Step



## First time Benefit Projection 3D Report Setup (1)



‘Skip and use default values’ will run the projection using the default assumptions.

‘Help’ lists general assumptions.

‘Save and close’ will run the projection using the updates you have made in step 1, and you will leave the report set up.

‘Save and next will run the projection using the updates you have made in step 1, and you will to the next step in the report setup.





## First time Benefit Projection 3D Report Setup (2)

Here you will see the full list of schemes. You can add any future schemes.

By default, the system will assume that you will continue in your current scheme (if known) until retirement.

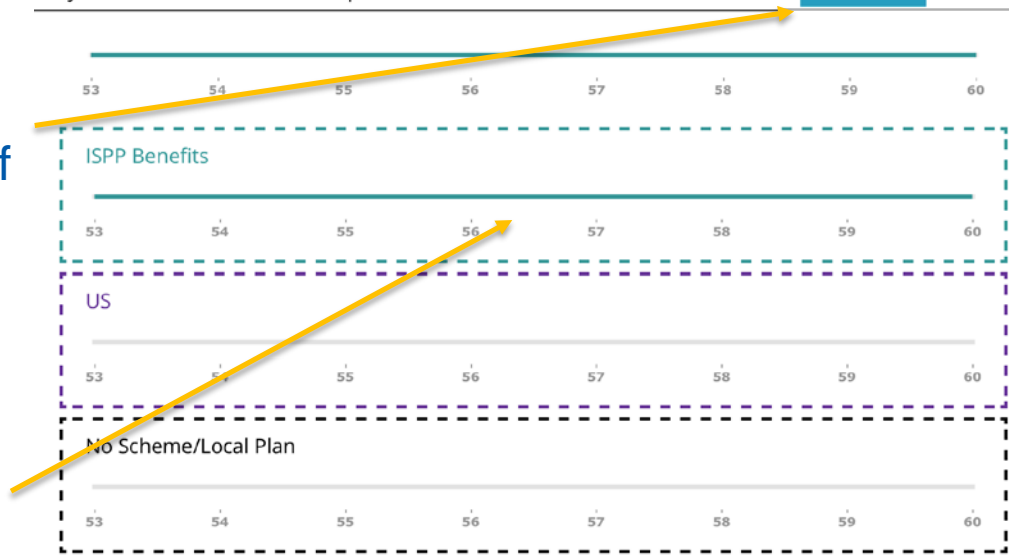
### Benefit Projection - Step 2 - Scheme Membership

X

We now need you to select your scheme membership up until retirement. Your current schemes are shown below with your active scheme highlighted at the top of the table. The default assumption is that you stay in this scheme until retirement. You can click on the other scheme timelines to join another scheme and adjust the projections accordingly.

#### Projected Scheme Membership

Add a Scheme



Help Back Save and Close Save & Next Step



## First time Benefit Projection 3D Report Setup (2)

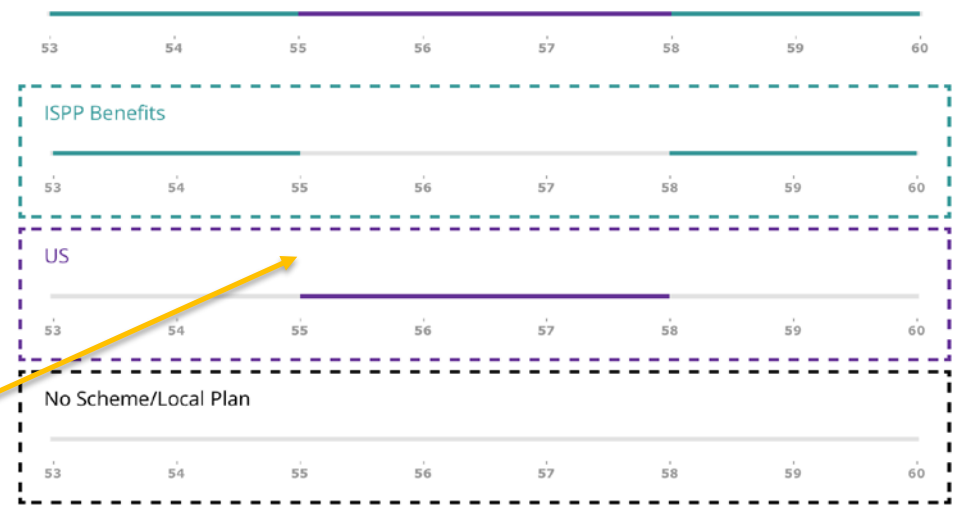
You can elect to participate in different plans for the period until retirement by clicking on the respective plan in the timeline. In this example, the employee starts on ISPP for 2 years, then assumes they will move to US for 3 years before moving back to ISPP.

### Benefit Projection - Step 2 - Scheme Membership

We now need you to select your scheme membership up until retirement. Your current schemes are shown below with your active scheme highlighted at the top of the table. The default assumption is that you stay in this scheme until retirement. You can click on the other scheme timelines to join another scheme and adjust the projections accordingly.

#### Projected Scheme Membership

[Add a Scheme](#)



[Help](#) [Back](#) [Save and Close](#) [Save & Next Step](#)

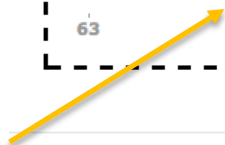




## First time Benefit Projection 3D Report Setup (2)

If you know that you will be a member of a scheme not yet supported by the SLB MPS Portal, then you can choose the scheme name 'No Scheme/Local Plan' at the bottom of the list.

US Abroad	
63	64
French Benefits	
63	64
No Scheme/Local Plan	
63	64



## First time Benefit Projection 3D Report Setup (3)

The number of steps in the report set up will be dependent on your scheme membership.

Expand the 'Scheme Overrides' section to override the values set in step 1 where required.

### Benefit Projection - Step 3 - GMPP Scheme

X

#### Your Schlumberger GeoMobile Pension Benefits Include

**GeoMobile Pension Plan (GMPP)** - The GMPP is a defined contribution plan. This means you have the opportunity to contribute a percentage of your salary towards your own retirement, according to a 'defined' set of parameters, and Schlumberger will make contributions to an account in your name to match the amount you are saving up to a certain percentage. Benefits are made up of the accumulated employer and employee contributions plus any return on your investments.

Once you reach 55 years of age, the full value of your retirement account fund is available to you (provided you are no longer an active employee of Schlumberger)

#### GMPP Employee Funded Balance

- Lump Sum: Your employee funded account balance is paid out as a single lump sum payment to a personal bank account.
- Combine with the employer funded balance and purchase an income: If you would like to take one of the income options then your fund balance is combined with the employer funded balances and used to purchase one of the income options described below..

#### GMPP Employer Funded Balances

- Lump Sum: Your employer funded account balance is paid out as a single lump sum payment to a personal bank account.  
*Please note: If your combined employee and employer account values are more than \$30,000 then the company funded account balance must be taken either as an annuity from a provider you choose or as one of the income options offered by Zurich Life.*
- Standard Life Expectancy Option (Zurich International Life): If you select the standard life expectancy option you will receive a payment each year based on your life expectancy at the time of payment. The balance remaining in your account after each payment is made stays in the plan where it continues to share in any earnings or losses of the investments you select until your next annual payment. You can continue to choose how you want to invest your remaining balance for as long as you have money in the plan.
- Quarterly Installments (Zurich International Life): Your retirement account can be paid out as a series of installment payments (or "drawdowns") over a period of 10, 15 or 20 years;

Payment Period:

> Scheme Overrides

Back Help Save and Close Save & Next Step



## First time Benefit Projection 3D Report Setup (3)

‘Save and next step’ will take you through the report set up of each of the schemes.

You can go back to the previous scheme at any time during the set up.

### GMPP Employer Funded Balances

- Lump Sum: Your employer funded account balance is paid out as a single lump sum payment to a personal bank account.  
*Please note: If your combined employee and employer account values are more than \$30,000 then the company funded account balance must be taken either as an annuity from a provider you choose or as one of the income options offered by Zurich Life.*
  - Standard Life Expectancy Option (Zurich International Life): If you select the standard life expectancy option you will receive a payment each year based on your life expectancy at the time of payment. The balance remaining in your account after each payment is made stays in the plan where it continues to share in any earnings or losses of the investments you select until your next annual payment. You can continue to choose how you want to invest your remaining balance for as long as you have money in the plan.
  - Quarterly Installments (Zurich International Life): Your retirement account can be paid out as a series of installment payments (or "drawdowns") over a period of 10, 15 or 20 years;
- Payment Period:

### > Scheme Overrides

You have set the default values for the projection in step 1 of the projection guide, these values can be overridden using the inputs below. For example, your salary may change when you start participating in this scheme or you may opt to take your benefits at a later date. The values entered here will only be used in the calculation when you are an active member of this scheme. They will not apply to other schemes.

<input type="checkbox"/> Retirement ⓘ	Take Benefits at Age	<input type="text" value="64"/>	
<input type="checkbox"/> Investment Growth ⓘ	Assumed at	Reduced To	After Age
	<input type="text" value="7.50%"/>	<input type="text" value="5.00%"/>	<input type="text" value="50"/>

[Back](#) [Help](#) [Save and Close](#) [Save & Next Step](#)



## First time Benefit Projection 3D Report Setup (3)

In UK schemes, such as this example, you can increase or decrease the annuity rates to match your market expectations at retirement.

### Benefit Projection - Step 6 - UK Blue Section

#### UK Blue Annuity Rates

The following table displays the annuity rates used in the calculation. You can use the input to the right to increase or decrease the rates to match your expectations in retirement. Data provided by Standard Life April 2016.

Adjust Rates

^ 0.00% v

	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Single Life Level	3.87	3.96	4.04	4.14	4.23	4.34	4.45	4.57	4.69	4.82	4.97	5.12	5.27	5.40	5.53	5.65	5.88	6.08	6.30	6.54	6.78
Single Life RPI Linked	1.95	2.03	2.11	2.19	2.29	2.39	2.48	2.59	2.71	2.84	2.97	3.11	3.25	3.36	3.49	3.63	3.81	4.02	4.22	4.45	4.71
Joint Life Level	3.59	3.66	3.73	3.80	3.87	3.96	4.05	4.14	4.25	4.34	4.46	4.58	4.70	4.81	4.92	5.05	5.19	5.34	5.51	5.70	5.90
Joint Life RPI Linked	1.70	1.76	1.83	1.91	1.99	2.05	2.13	2.23	2.31	2.42	2.53	2.64	2.75	2.85	2.96	3.08	3.21	3.36	3.51	3.69	3.90

Close

using the scheme commutation rates. Details of this calculation are confirmed in the link to the right.

- Generate Tax Free Cash from PMF and FSB Separately:** If you select this option your tax free cash payment will be generated from the individual portions of the scheme. The PMF fund available will be reduced accordingly and your final salary benefit will also be reduced in line with the commutation rates. An example calculation is given with the commutation rates for illustrative purposes.
- Take No Tax Free Cash:** Taking the tax free cash payment is optional and does not have to be selected. If you would prefer to use all of your benefits to generate an income in retirement then please select this option.

#### PMF Retirement Options

- Purchase an Annuity with your PMF:** After factoring in any Tax Free Cash Payments you can then purchase an annuity with your PMF fund balance. Use the input below to select your preferred annuity terms. The rates we use for the calculation were provided by Standard Life and are as of 15/04/2016. You can view and manipulate the assumed rates using the link below.
- Single Life Level Annuity:** Level annuities pay out a flat, or 'level', amount of income every year for the rest of your life. The advantage of this type of annuity is that you get the highest rate possible at the start. However, inflation will eat into this flat rate of income

[View/Adjust Annuity Rates](#)



## First time Benefit Projection 3D Report Setup (3)

In US schemes, such as this example, you can compare the Standard vs Levelled LEO.

### Benefit Projection - Step 8 - US Pension Scheme

Your Schlumberger US Retirement Benefits Include

**US Pension Plan** - The Plan is an annuity-based plan funded entirely by Schlumberger. The benefit payable at retirement is based on the accumulated pension credits you earn during your periods of assignment in the US.

**US Savings & Profit Sharing Plan** - The Plan is a defined contribution plan funded by you and Schlumberger. The benefit you receive when you leave the company is equal to the vested employer contributions and all of the employee contributions.

#### US Pension Plan

Life Only Pension: The Life Only Pension is the automatic form of payment for Vested participants. Under the Life Only option, a monthly pension is paid as long as you live. When you die, all pension payments stop. There are no survivor benefits.

Please note: Other retirement options and can be reviewed using the dedicated calculator for the US Pension Plan. The tool is available at [https://www.people.slb.com/sys/ssr/Pages/ssr\\_pension\\_bridge.aspx](https://www.people.slb.com/sys/ssr/Pages/ssr_pension_bridge.aspx).

#### US Savings & Profit Sharing Plan

Life Expectancy Option (Standard LEO): With the standard life expectancy option, you will receive a payment each year based on your life expectancy at the time of payment. The balance remaining in your account after each payment is made stays in the plan where it continues to share in any earnings or losses of the investments you elect until your next annual payment. The full projection is available on the scheme details page after the projection details have been confirmed.

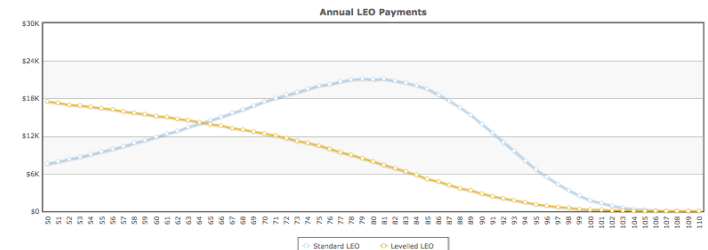
Life Expectancy Option (Levelled LEO): If you elect the levelled LEO, your annual payment is based on an adjusted life expectancy factor, which provides a more uniform payment over your expected lifetime. The difference between the two payment methods is explained in the link to the right.

[Standard vs Levelled LEO](#)

#### Standard vs Levelled Life Expectancy Option

If you elect the standard option, you will receive a payment each year based on your life expectancy at the time of payment. The balance remaining in your account is after each payment is made stays in the Plan where it continues to share in any earnings or losses of the investments you elect until your next annual payment. You can continue to choose how you want to invest your remaining balance for as long as you have money in the plan.

If you elect the levelled LEO, your annual payment is based on an adjusted life expectancy factor, which provides a more uniform payment over your expected lifetime. The adjusted life expectancy factors are shown in the table below alongside the standard life expectancy factors. The graph below shows the effect on your annual payments if you elect either the standard LEO or the levelled LEO. Annual payments assume the same \$250,000 account balance with payments beginning at age 50 and 5% annual earnings on the balance remaining in the plan after each annual payment is made.



Standard LEO		Levelled LEO		Standard LEO		Levelled LEO	
Age	Remaining Life Expectancy (years)	Adjusted Life Expectancy Factor	Age	Remaining Life Expectancy (years)	Adjusted Life Expectancy Factor	Age	Remaining Life Expectancy (years)
50	33.10	14.30	81	8.90	6.60		





## First time Benefit Projection 3D Report Setup (3)

For the French scheme, an example statement is available to confirm where you can find the pension values on the statement.

### Benefit Projection - Step 10 - France Scheme

X

#### Your Schlumberger France Retirement Benefits Include

Your Schlumberger France retirement benefits are provided under the following French pension plans funded by both you and Schlumberger:

- Association pour le Régime de Retraite Complémentaire (ARRCO)
- Association Générale des Institutions de Retraite Cadres (AGIRC)

During your periods of assignment in France, the contributions you and Schlumberger made to these plans are used to purchase pension points. When you retire, your total accrued points will be converted to a pension benefit. The French pension plans are annuity-based benefits; a lump sum cash distribution is not available.

Group Retirement Savings Plan (PERCO) - Membership of the PERCO scheme is optional. PERCO is a defined contribution plan. This means you have the opportunity to contribute a percentage of your salary towards your own retirement, according to a 'defined' set of parameters, and Schlumberger will make matching contributions to the scheme up to a maximum of €5,000 per year.

#### Group Retirement Savings Plan (PERCO)

You can set/update your PERCO scheme balance using the inputs below. An example statement is available to confirm where you can find the values on your statement.

[Sample Statement](#)

Scheme Balance:	Statement Date
<input type="text" value="€70,000.00"/>	<input type="text" value="01/09/2015"/> <input type="button" value="⋮"/>

#### French Pension Plans (ARRCO and AGIRC)

You can set/update the ARRCO & AGIRC values using the inputs below. An example statement is available to confirm where you can find the values on your statement.

[Sample Statement](#)

Total ARRCO Points:	ARRCO Point Value:	Calculated ARRCO Value:
<input type="text" value="100000"/>	<input type="text" value="€10000"/>	<input type="text" value="€1000000"/>





## Projected Benefits Available in Retirement 3D Consolidated Statement

Once you have finished the set up, your Projected Benefits Available in Retirement summary will be presented with the 3D tab selected.

You can 'reset the report' back to the defaults and 'adjust assumptions' as required.

powered by clarity

LOG OUT BENEFIT STATEMENT HELP

Benefits Summary [Download PDF](#) [View the page guide](#)

Base Salary: £132,168.27 Date of birth: 26/05/1953 Seniority Date: 23/03/1977 GBP

Date (2D) **Benefit Projection (3D)**

[Reset The Report](#) [Adjust Assumptions](#)

Projected Benefits Available In Retirement



## Benefit Projection Scheme Detail

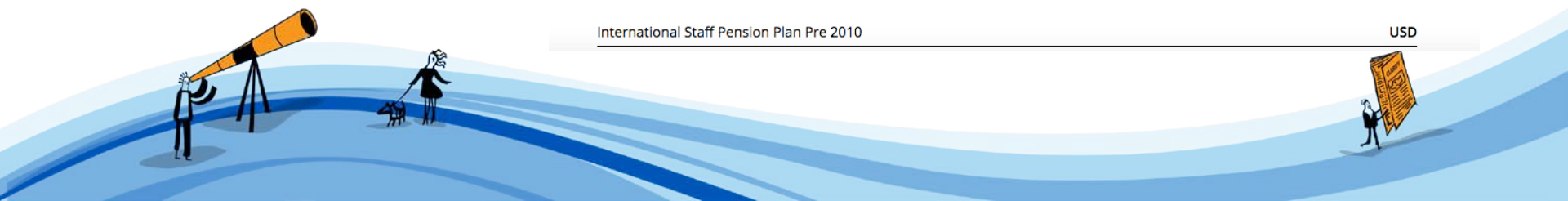
The 3D scheme detail page is shown when you click on any of the schemes in the previous 3D summary page.

You can go back to the 3D consolidated statement at any time.

The screenshot displays the 'Your Consolidated Retirement Benefits Summary' page. At the top right, it is powered by 'clarity' and includes links for 'LOG OUT', 'BENEFIT STATEMENT', and 'HELP'. Below the header, there are buttons for 'Download PDF' and 'View the page guide'. The main heading is 'Schlumberger International Staff Retirement Benefits', with a link to 'Back to the 3D consolidated statement'. A yellow arrow points from this link to the 'Total Retirement Income Payable at age 64' table.

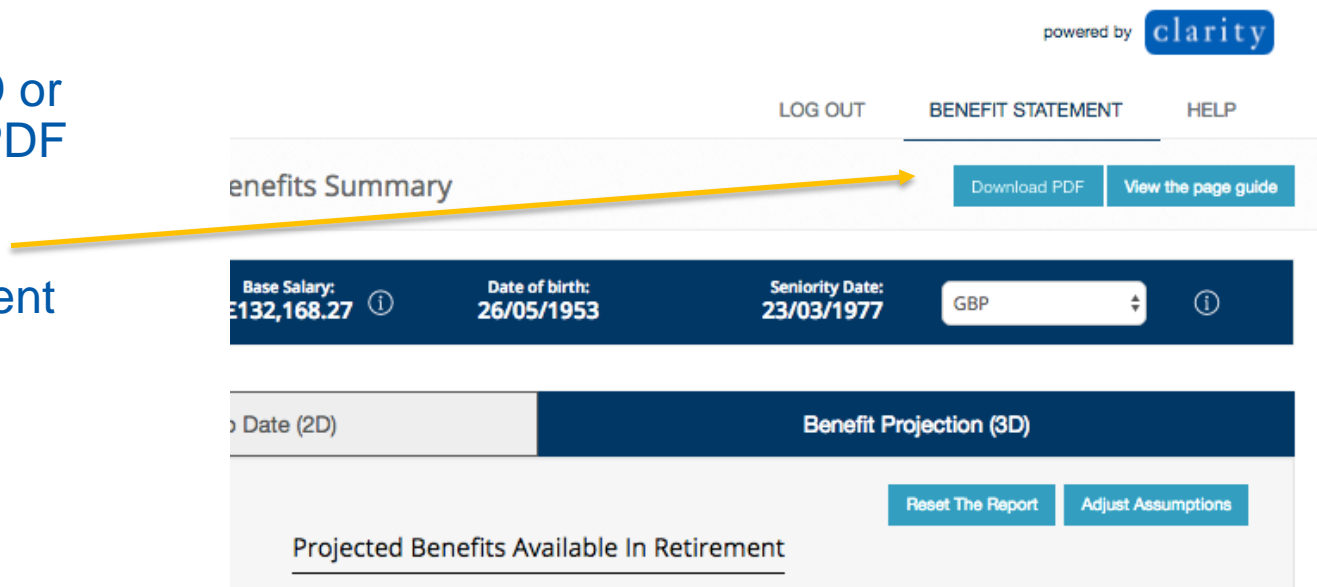
	Annuity Payments			Lump Sum Payment		
	USD	OR	GBP	USD	OR	GBP
<b>Annuity &amp; Lump Sum</b>	\$31,911		£22,370	\$47,602		£33,369


Below the table, the 'Projection Details' section is shown for 'USD'. It includes 'Plan contributions between age' and two dropdown menus: 'AVC Contribution Rate' (set to 0%) and 'Annual ISPS Contributions' (set to 7.00%). At the bottom, the 'International Staff Pension Plan Pre 2010' is listed with a 'USD' currency indicator.



## Your Consolidated Retirement Benefits Summary – PDF Download

Click here to download a 2D or 3D summary PDF and receive an email of your benefit statement



powered by 

LOG OUT    BENEFIT STATEMENT    HELP

Retirement Benefits Summary

[Download PDF](#)    [View the page guide](#)

Base Salary: £132,168.27 ⓘ    Date of birth: 26/05/1953    Seniority Date: 23/03/1977    GBP ⓘ

2D    **Benefit Projection (3D)**

[Reset The Report](#)    [Adjust Assumptions](#)

Projected Benefits Available In Retirement



## Your Consolidated Retirement Benefits Summary – PDF Download

A blue wheel icon will be presented while the summary is loading and a red PDF icon will be presented when the summary is ready for downloading.

Ensure that you check the box to receive the statement via email.

### Benefit Statement / Benefit Projection PDF Confirmation ×

2D Statement



1. Your PDF summary will be available shortly. When ready, a PDF icon will appear on the left.

2. When the PDF icon appears, clicking in it will open your summary benefit statement or benefit projection PDF in a new browser window

3D Statement



3. A full benefit statement or benefit projection PDF including details on your benefit schemes will be emailed to you. Please allow for several minutes or longer depending on your location for the email to arrive.

4. You must have run through the benefit projection (3D) setup guide in order to be able to download a PDF summary or receive an email of the full the benefit projection.

Check this box to email yourself a copy of the full benefit statement (2D) or benefit projection (3D) when you click on the respective PDF icon of the left.

Close

