

**keyfacts**®

**It's flexible**

Key features of the Flexible Income Annuity



**This is an important document and you should read it before deciding whether to buy this product.**

**mgm**advantage

# The purpose of this document

The purpose of this document is to give you a summary of the information to help you decide if you want to buy your pension annuity from us.

This Key Features document gives you answers to a number of important questions about our Flexible Income Annuity. These are set out on pages 6 to 20 and will help you make your decision.

Please read the Key Features with:

- Your personal illustration - which shows the amount you may get from us (based on the information you provided)
- Fund information including fund fact sheets for the investment funds you would like to invest in
- The booklet - MGM With Profits - Your Guide.

You can download all our documents from our website [mgmadvantage.com](http://mgmadvantage.com). Braille, large print and audio formats are available on request.

The Financial Services Authority is the independent financial services regulator. It requires us, MGM Advantage, to give you this important information to help you decide whether our Flexible Income Annuity is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

# What is the Flexible Income Annuity from MGM Advantage?

The MGM Advantage Flexible Income Annuity is a pension annuity that pays a regular income for life allowing you:

- To choose the income that suits you within the income ranges we offer
- The opportunity for investment growth while your policy continues to be invested in the funds that we offer
- A Minimum Income Guarantee – a minimum that we guarantee to pay you.

It is designed for customers who want the freedom to choose the level of income they wish to receive at key stages of their retirement and who are willing to accept an element of investment risk to support a potentially higher growing income.

You may receive a better rate if you have a qualifying health impairment or you are a smoker **(see Q22 in the Questions and Answers section).**

## **Is the MGM Advantage Flexible Income Annuity right for me?**

Our Flexible Income Annuity could be for you if you accept that your income may change at each income review and could go down as well as up.

## **How much do I need to invest?**

To buy an MGM Advantage Flexible Income Annuity you need a pension fund of at least £10,000 after you have taken any tax-free cash.

## Aims

The MGM Advantage Flexible Income Annuity aims to:

- Pay you a regular income for the rest of your life
- Give you flexibility to change your income levels according to your lifestyle needs
- Give your retirement income the potential to grow over time
- Let you decide your investment strategy and give you the flexibility to change investment funds within our range
- Give you a Minimum Income Guarantee, so you know that your income will never drop below a certain level
- Give you options to provide for your spouse or civil partner and other beneficiaries after your death (**see Q19**)
- Share the mortality experience from other Flexible Income Annuity customers by adding monthly lifetime bonuses to your fund (**see Q9**)
- Give you **membership of the Society (see Q9)**, thereby giving you voting rights and the potential to receive **'member bonuses.'**

## Your Commitment

- You buy the Flexible Income Annuity with some or all of the money from your pension fund
- You choose an income between the minimum and maximum we set
- You choose whether to include death benefits for loved ones at outset **(see Q19)**
- Once the annuity starts, you will be committed to receiving an annuity income for the rest of your life.

## Risks

- Once you have bought your annuity, as with all annuities, you will not be able to cash it in, get any lump sum from it or use it as security for any form of borrowing
- This is an investment linked product and your income can go down as well as up and could fall below the income you start with. However, your income will never be below your Minimum Income Guarantee **(see Q12)**
- Taking higher income reduces the potential for future income increases.
- Our assumptions about the life expectancy of people with Flexible Income Annuities may change and this may affect your income **(see Q14)**
- The annuity will stop paying out when you die, unless you have chosen death benefits **(see Q19)**
- If your income doesn't increase at the same rate as inflation, the spending power of your income will reduce.

# Questions and answers

## Q1

### How does the MGM Advantage Flexible Income Annuity work?

The Flexible Income Annuity is described in more detail in the policy document and in the Questions and Answers below. In summary, it works as follows:

- You choose your starting income between given parameters **(see Q6)**
- You choose which investment fund(s) you would like to invest your pension fund in from our list of selected funds **(see Q16)**
- You choose if and how you would like to leave money in the event of your death **(see Q19)**
- We calculate the investment fund performance you need to achieve to maintain or grow your income. This will depend on the choices you make as described above as well as your personal circumstances. **(see Q14)**
- You receive annual statements telling you how your fund is performing and if any bonuses have been credited to your 'account'. You are free to change your income levels within the parameters we set, or switch investment funds within our range at any time, unless the annuity has moved to a fixed income basis **(see Q17)**
- We will regularly compare the investment performance that your annuity achieves with the fund performance we calculate as being required to maintain your income. This review will take place at least every three years **(see Q13)**

## Q2

### How do I qualify for the MGM Advantage Flexible Income Annuity?

To qualify for this annuity, your pension fund must be worth a minimum of £10,000 after you have taken any tax free cash. There is no maximum on the amount you can invest, although the terms may be different for any cases in excess of £2 million.

You must be 55 or over and 85 or younger to start a Flexible Income Annuity.

## Q3

### What pension funds can I use to invest?

You can invest money from any registered pension scheme.

Examples of suitable pension plans are:

- Personal Pension Plans (PPP)
- Funds from Income Drawdown using your Open Market Option
- Stakeholder schemes (SHP)
- Retirement Annuity Contracts (RACs/S226)
- Freestanding Additional Voluntary Contribution Plans (FSAVCs)
- Money purchase occupational pension schemes, including protected rights (COMPs), but only if you are using the Open Market Option, not where the trustees are buying a scheme pension

- AVC schemes, but only where the AVC provides money purchase benefits and you are using the Open Market Option.

## Q4

### Can I take tax free cash when I buy this annuity?

You can normally take up to 25% tax free cash (or Pension Commencement Lump Sum) from your pension fund before converting it to an annuity. You need to apply for your tax free cash at the same time as you buy your annuity.

If you are using your Open Market Option and buying your annuity with a pension fund from another provider, you will receive this tax free cash from your current pension provider.

If you decide to transfer your pension fund to the MGM Immediate Vesting Personal Pension (IVPP) before buying an annuity, we will then pay your tax free cash and use the rest of your pension fund as an open market option to purchase our Flexible Income Annuity.

You may, for example, decide to do this if you have more than one pension fund and wish to combine them before buying your annuity.

If your fund is from an unsecured pension, e.g. Income Drawdown, you cannot take a tax free cash sum as this is only allowed when you start a pension, including an unsecured pension.

## Q5

### Do I pay tax on my income?

You pay tax on your annuity income in the same way as you pay tax on earned income, through the PAYE system.

## Q6

### What level of income can I expect to receive?

You can choose the level of income you would like to start with from the minimum and maximum income range we set. We tell you, on your illustration, the Required Fund Performance (RFP) to maintain this level of income going forward **(see Q14)**.

The income you choose will depend on your income needs now, and what you think you might need later in retirement.

If you choose a higher starting income, this will leave a smaller fund invested and therefore less potential for growth.

If you choose a lower starting income, this will leave more of your funds invested with the potential for growth.

Your illustration will give you an idea of how much income you may receive.

## Q7

### What will happen to my income as I get older?

Your future income will depend on:

- the income you choose
- the ongoing performance of your chosen investment funds and,
- the amount of any bonuses **(see Q8 and Q9)**.



In normal circumstances you will not see any changes to your income in the first three years unless you decide you would like a different level of income.

When you reach your 90th birthday, your income will automatically move to a fixed income basis. This will be done by using the fund at that time to secure a fixed income annuity including any benefits **(see Q19)** that you originally selected, for example, spouse or civil partner benefits.

Value Protection will not be available if you move to a fixed income basis.

This fixed income annuity will be payable for the rest of your life and will not reduce. However, you will still be entitled to receive any **member bonuses**, which will have the effect of increasing your income **(see Q9)**.

## Q8

### What are the bonuses you refer to?

There are two bonuses that could be added to your policy.

Firstly, **lifetime bonuses**. One of the ways annuities work is by pooling annuitants' life expectancy.

When Flexible Income Annuity policyholders die, the part of their fund that remains after any benefits are paid is pooled and shared amongst the surviving Flexible Income Annuity policyholders. We call this the **lifetime bonus**.

**Lifetime bonuses** are added in the form of units to your fund(s) each month.

The level of **lifetime bonuses** also depends on the death benefits you have chosen as the cost of providing those benefits is met by a reduction in the **lifetime bonus** rate.

Our **lifetime bonuses** are reviewed from time to time and in future they could be higher or lower than we estimate in your illustration. If we believe that annuitants are living longer than we originally thought, the **lifetime bonuses** will be lower. If we believe that our original expectation is correct or too cautious, **lifetime bonuses** will stay the same or go up.

Lower **lifetime bonuses** could contribute to a lower income, whereas higher **lifetime bonuses** will improve the possibility of being able to maintain or increase your income at the next three year review.

When your income is fixed (**see Q7 and Q17**), the fixed income is calculated taking into account any expected future **lifetime bonuses**. After this time, no further **lifetime bonuses** will be added.

Secondly, you may also receive **member bonuses**.

## Q9

### What are member bonuses?

MGM Advantage is a Mutual Society. We have no shareholders and we share our profits with our members. The MGM Advantage Flexible Income Annuity is designated as a With Profits policy and customers become members and are entitled to share in some of the profits we make as a business.

You will not be invested in the MGM Advantage With Profits fund or any other With Profits fund.

Following the Board's bonus declaration, **Member bonuses** will be added annually (based on membership in the previous calendar year) in the form of units and once allocated, these units cannot be taken away.

We expect to pay an annual **member bonus** of around 0.25%. However, this bonus is not guaranteed and may be lower in some years but it will never be less than zero.

There is no final bonus payable for the Flexible Income Annuity and your policy does not invest in a With Profits fund. Your policy invests in the funds you have chosen only.

If you choose to convert your income from an investment-linked method to the fixed income option or when your income converts to the fixed income option at age 90, you will still be a member of the Society and still entitled to a share in some of the profits of the Society. Any future annual bonuses declared will be applied as a percentage increase to your fixed income.

You will see any **member bonus** allocated in the previous year on your annual statement. For more information, please refer to the booklet **MGM With Profits - Your Guide**.

## Q10

### Can I change my income levels?

You have the flexibility to change both your level of income and the underlying investment funds at any time after the first payment has been made, although we recommend you seek financial advice before doing this.

If you do require a change in income level, we will calculate new minimum and maximum amounts and a new Required Fund Performance percentage (**see Q14**). You must take at least the minimum amount (**see Q6**).

Your income can never go below the Minimum Income Guarantee (**see Q12**).

## Q11

### Why would I choose a different income level?

There are many reasons why you might choose a different income level.

For example, you may decide that you need more income for a few years, and are happy to accept that your income may reduce later as a result. Equally, you may decide that you can afford to take less income now but would like more later, for example, if you plan to work part time, or you have a spouse/civil partner who is still working.

## Q12

### What is the Minimum Income Guarantee?

The Minimum Income Guarantee (MIG) ensures your income will never fall below a certain level. The proposed MIG amount is shown in your illustration.

The MIG that applies to your annuity will be shown on your policy schedule. This will remain your MIG for your lifetime and your income will never reduce below this amount.

If the maximum income available figure (**see Q6**), drops to a level where it is the same as or lower than your MIG amount, your fund will be switched to the fixed income option. The fixed income will be the MIG amount.

If you die before your spouse/civil partner, and you chose a joint life benefit (**see Q19**), your spouse/civil partner's MIG will be calculated in the same proportion as their benefit. For example, if you choose 75% spouse/civil partner benefit, their MIG would be 75% of yours.

There is an exception to this if you choose both the **Value Protection** option and the joint life option **(also explained in Q19)**. Any payment under the **Value Protection** option will be made first before the amount of the MIG for your spouse/civil partner is calculated on the remaining fund, using the percentage chosen.

## Q13

### Will MGM Advantage ever change my income levels?

We will automatically review your income on every 3rd anniversary of your policy. Your new income level is calculated using your Required Fund Performance (RFP) percentage **(see Q14)**. If the actual performance of your policy is:

- higher than your RFP, your income will increase
- the same as your RFP, your income will remain the same

- lower than your RFP, your income will go down.

You can ask for your income level or RFP percentage to change at any time until your annuity is changed to a fixed income basis **(see Q17)**.

## Q14

### What is the Required Fund Performance?

The Required Fund Performance (RFP) figure is a guide to the investment performance required in order to achieve income in line with the income level you choose.

As the RFP takes into account the charges applicable for the funds you have chosen, your RFP may change if you have switched funds or the percentage invested in each of your chosen funds has changed since the last review.

There are two situations when, even if the actual investment performance equals the RFP, the income level could reduce at the next review.

- 1) If we believe Flexible Income Annuity policyholders are living longer than we originally thought, the level of Lifetime Bonus will go down and this will result in a reduced income.
- 2) There may have been times since the last review when units were sold to produce income at a time when unit prices had fallen. This would need a higher number of units to be sold to produce your regular income payments and pay our monthly charges. The investment performance would therefore need to be higher to compensate.

The reverse of these two situations is also true in that if we believe Flexible Income Annuity policyholders are not living as long as we originally predicted and fewer units are sold due to better investment returns, the income level could increase at the next review, despite the actual investment performance being the same as the RFP.

## Q15

### How will my pension fund be invested?

At outset, you will have a choice of funds in which to invest your pension fund from the range we offer for the MGM Advantage Flexible Income Annuity. You can also alter your fund choices (within the fund range we offer) at any time.

If for any reason the funds at some point in the future no longer meet the criteria we expect, we will write and let you know.

You can access up to date information on the funds on our website [mgmadvantage.com](http://mgmadvantage.com).

## Q16

### What happens if the investment funds I choose don't provide the returns I expected?

With any investment there is the potential for reduced investment returns. Each year we will send you a statement so that you can keep an eye on the performance of your fund.

We also monitor your income and fund value every month. In volatile market conditions, we will write to you with revised minimum and maximum income levels, based on current fund values. We won't change your income level unless you ask us to but we will always recommend you seek financial advice in this situation.

As your income is linked to fund performance, lower than expected investment returns could lead to reduced income following your next income review but your income will never be lower than your MIG (**see Q12**).

We recommend that you speak to your financial adviser at each review.

## Q17

### Can I change to a different type of annuity?

If your retirement income needs change, you are free to switch to a fixed income basis. This annuity will provide a guaranteed fixed income for the rest of your life.

You will continue to receive any future **member bonuses**, which will have the effect of increasing your income.

Once you have a fixed income annuity, you cannot move back to an investment-linked annuity.

## Q18

### Can I move my annuity to another provider?

You can transfer your annuity to an annuity with another provider, if they are prepared to accept it. In this case, you will be given a transfer value and an administration charge may apply. If you ask to transfer out, we will ask you to provide information about your health and you will be offered a transfer value.

This will be explained to you at the time of transfer. You should be aware that some providers may not accept these funds – you will have to shop around.

Any transfer must be used to provide an annuity in line with Her Majesty's Revenue and Customs rules.

## Q19

### Can my annuity provide an income for my dependant if I die?

There are three ways in which you can protect your investment in the event of your death. These options must be selected when you first buy your MGM Advantage Flexible Income Annuity.

#### 1) The 'Joint Life' option

You can choose to take your annuity with a 'Joint Life' option. This means that in the event of your death, up to 100% of your fund (depending on the percentage you choose) is available for your spouse/civil partner to:

- a) Either continue to invest in the MGM Advantage Flexible Income Annuity, in which case your RFP **(see Q14)** will apply to their portion of the fund, unless they choose a different income level. **Lifetime bonuses** will continue to apply **(see Q8)**.
- b) Or, they can move to the Flexible Income Annuity fixed income option.

With both options, membership of the Society will continue for them and they will benefit from any future **member bonuses (see Q9)**.

A joint life option can be chosen in favour of the named spouse/civil partner at the time of purchasing the MGM Advantage Flexible Income Annuity.

## 2) The Guarantee Period Option

This option allows you to ensure that your income is paid for a guaranteed amount of time, even if you die before the end of the guarantee period. You can choose to have a guarantee period of between one and 10 years from the policy commencement date.

If you die before the end of the guarantee period, a fixed income will be paid to your spouse/civil partner, or another nominated individual, until the end of the guarantee period. So for example, if you choose to guarantee your income for 10 years, but die three years after taking out this annuity, we will continue the income for the remaining seven years.

The fixed income payments to the end of the guarantee period will be twice the minimum income level shown in the income range available at outset and will be recalculated on a consistent basis at subsequent reviews and shown on review documentation.

If you have chosen the joint life option, the guarantee is paid first then the joint life income starts at the end of the guarantee period.

If your income is the fixed income option, when you die the fixed income will be paid for the remainder of the guaranteed period.

### 3) Value Protection

This option allows you to protect your residual fund if you die before age 75. The residual fund is the purchase price of your annuity less any annuity payments to you.

You can choose the percentage - up to 100% of the purchase price. The payment is taxable, currently at 55%.

If you have also chosen the joint life option, your spouse/civil partner will receive an income based on the spouse/civil partner's percentage of the fund remaining (if any) after the payment of the Value Protection amount.

Your remaining fund may not be sufficient to provide a spouse/civil partner pension if Value Protection has used all your fund.

Value Protection is not available:

- if a guarantee period has been selected
- if your annuity moves to a fixed income basis
- if you have reached 75

## Q20

### When will you pay my income?

You can choose to receive your income monthly, quarterly, half-yearly or yearly.

You can also choose to receive your income in advance or in arrears. If you choose in advance, we'll pay you at the beginning of each period. If you choose in arrears, we will pay you the following month, quarter, half year or year, depending on the date your annuity started.

For payments in arrears you will need to decide if you want your payments made with or without proportion:

**With Proportion** – a final payment is made to cover the number of days between the last payment made and the day you die.

**Without Proportion** – no final payment is made to cover the number of days between the last payment made and when you die.

## Q21

### How will you pay my income?

We'll pay your income straight into a UK bank or building society account in your own name.

We can't pay your income into a business account. We can't pay you until we have received all of the appropriate documentation, details of which are listed in your quotation pack.



## Q22

### What if I'm a smoker or have a health impairment?

If you are a smoker or have a qualifying health condition, you may be entitled to receive an enhanced annuity income. You must complete a health questionnaire as part of your application so that we can assess your state of health.

If you qualify for an enhanced rate, this will have the effect of increasing the maximum income available to you without increasing the Required Fund Performance (RFP) to meet this increased income.

## Q23

### What are the Charges?

#### Paying for financial advice

You agree with your financial adviser how to pay for the advice and service they give you in relation to your annuity.

If you agree to pay the standard rate of starting commission and any ongoing commission from your funds, this will be included in your Policy Charge. Alternatively, you could choose to pay your adviser separately.

#### Initial Charge

There is no initial charge.

If you agree with your financial adviser that they can take more or less than the standard percentage of starting commission from your initial funds, this will be done by decreasing or increasing the amount of your starting investment.

For example, if you agree to pay a higher than standard level of commission, we will deduct this as a percentage of your initial investment. This will be shown on your illustration as the allocation rate.

#### Policy charge

A charge will be applied to your annuity by the monthly deduction of units from your fund.

This charge covers our administration costs, the cost of providing the Minimum Income Guarantee (MIG) and commission to your adviser unless you've agreed to pay this separately.

The amount we take depends on the value of your investment and can go up or down in future years in line with our costs (including the cost of the MIG) and fund performance.

Where we have negotiated a rebate on the standard fund management charge, this will be passed on to you by way of a reduced policy charge.

Please see your personal illustration for details of the policy charge applicable to your policy.

### **Fund Charges**

There are different Annual Management Charges (AMCs) depending on the fund(s) you choose for investment. These charges are reflected in the unit prices of each fund. Where we have negotiated a rebate on the standard fund management charge, this will be passed on to you by way of a reduced policy charge. The AMCs for your chosen funds are shown in the **Flexible Income Annuity Investment Funds Objectives document**.

## **Q24**

**If I take a 'joint life' option, will my spouse/civil partner also be a member?**

Yes – you and your spouse/civil partner will become members of the Society, although only you will have voting rights.

## **Q25**

**What if I change my mind?**

You have the right to cancel within 30 days of your contract being set up.

### **Immediate Vesting Personal Pension**

If you are combining more than one pension fund into an MGM Advantage pension before converting to an annuity (known as an Immediate Vesting Personal Pension or IVPP), you have 30 days to cancel from the day we tell you we have received the first pot of monies from your existing pension provider(s). We will write to you and provide a notice about your right to cancel. You need only return this cancellation notice if you wish to cancel your annuity with us.

Once we have received all the funds for your annuity, the annuity will begin and we will send you a Policy Document and Schedule.

**Open Market Option**

If you are using your Open Market Option to move a pension fund with another provider to MGM Advantage, we will send you a Policy Document and Schedule and a notice of your right to cancel once your annuity with us begins. You have 30 days to cancel from the day you receive this.

**In both cases**

If you decide to cancel your policy, you must return the cancellation notice within 30 days. You must also return any monies received, including any tax free cash payments.

On cancellation, your pension fund will be returned to your original pension provider. The value of your fund will be calculated based on prices on the date that the notice is received by MGM Advantage. If the value has fallen, due to market movements, the lower amount will be paid.

Additionally, you should bear in mind that the original pension provider may not be prepared to accept the repayment on the terms that previously applied to you.

# Contact us

## How to contact us

Here are our contact details in case you have any questions, or want to tell us about any changes to your personal details:

## Address

MGM Advantage  
Customer Centre  
MGM House  
Heene Road  
Worthing  
West Sussex  
BN11 3AT

## Web

[mgmadvantage.com](http://mgmadvantage.com)

## Email us

[customers@mgmadvantage.com](mailto:customers@mgmadvantage.com)

## Phone

0800 121 65 65  
8am to 6pm Monday to Friday

**All calls may be monitored or recorded to help with staff training and quality control**

## Further information

### How to complain

We hope you will be delighted with our service. But if we should fall short - we want to know.

Please contact our Customer Centre at the address shown in the **How to contact us** section on page 20.

If you are not satisfied with the outcome, you can contact the Pensions Advisory Service at:

#### Address

The Pensions Advisory Service  
11 Belgrave Road  
LONDON  
SW1V 1RB

#### Tel

0845 601 2923

#### Web

[pensionsadvisoryservice.org.uk](http://pensionsadvisoryservice.org.uk)

Or the Pensions Ombudsman at the same address.

**Or** you can refer your complaint to the Financial Ombudsman at the address below:

#### Address

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

#### Tel

0800 0234 567

#### Web

[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

These are free services. Using them will not affect your legal rights or your right to take legal action.

### **Terms and conditions**

This Key Features document gives you a summary of the plan.

Full terms and conditions are set out in the Policy Document. For a copy, please contact our Customer Centre or ask your financial adviser.

If we need to make any changes to the terms and conditions, we will explain in writing and give you a note of the changes.

### **Law**

Your annuity policy is subject to the law of England, which will be used to resolve any dispute.

### **Language**

All information and communications about this plan will be in English.

### **Proof**

Before we pay any money to you, (or any other person entitled to receive benefits from us) we will require proof of entitlement. This may include proof of your identity, address and age and/or evidence that you are still alive. We may use electronic means (this may include credit reference agencies) to obtain this proof. If we do not have sufficient proof of identity and entitlement, we may be unable to make payments.

### **Compensation**

We're covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

You can get more information about this from:

### **Address**

Financial Services  
Compensation Scheme  
7th Floor  
Lloyds Chambers  
1 Portsoken Street  
London, E1 8BN

### **Tel**

020 7741 4100

### **Fax**

0207 892 7301 or 7337

### **Email**

[enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

### **Web**

[fscs.org.uk](http://fscs.org.uk)

## About Us

MGM Advantage is a trading name of Marine and General Mutual Life Assurance Society (often known simply as MGM). We are the longest registered company in the UK with a history dating back to 1852.

We are also a mutual organisation with a focus on treating customers fairly and providing value for money. Because we don't have shareholders to pay, we share our profits with our members.

You can find out more about us on our website at [mgmadvantage.com](http://mgmadvantage.com) and copies of our literature and latest report and accounts are available on request from our Customer Centre at the address on page 21.

MGM Advantage is authorised and regulated by the Financial Services Authority, registration number 110395.

You can check these details with the Financial Services Authority (FSA) at either:

- [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)
- or on 0845 606 1234.



We're a founder member of Options, a new industry-wide service provided by Origo. This service has been designed to reduce the amount of time it takes to transfer money between pension companies so that we can start your annuity payments as quickly as possible. The service is similar to the BACS service run by the banks where money is electronically transferred between companies.



INVESTOR IN PEOPLE

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