



## Do you need financial advice?

When you make big financial decisions - especially at retirement - it's a good idea to speak to a financial adviser. They can help you understand your options and make the most of your retirement savings. To support you, Unilever has arranged discounted rates with Origen Financial Services.

Origen is independent from Unilever and the Fund's Trustees, knows the Unilever UK Pension Fund well, and gives regulated advice based on your personal situation. You can choose another adviser if you prefer, though their fees may differ.

Origen is one of the UK's leading national financial advisers, with over 130 years experience and many awards, including nine years running as Retirement Planning Advisory Firm of the Year. They are fully authorised and regulated by the Financial Conduct Authority.

### How does financial advice work?

At retirement, you'll have some options to think about. These include:

#### **Taking your benefits as pension**

You can use the money you've saved up to buy a guaranteed income - also called an annuity. This gives you a regular income for life from a pension provider. You can also choose to take up to 25% of your pension pot as a tax free lump sum, and just use the rest to buy the annuity.

#### **Taking your benefits as cash**

You can take all your savings as a cash lump sum, of which 25% can be paid tax free. You'll have to think about how this will affect the amount of tax you pay and how you'll use your lump sum to fund your retirement.

#### **Transferring your benefits**

This would allow you to use your savings more flexibly, for example by drawing an income from investments.

#### **Timing of your retirement**

If you're thinking about retiring early, it may be best that you don't retire just yet - your adviser would give you a full explanation of why this might be the case.

Full details of your options are provided in your retirement pack. Taking financial advice will help you to see which of these options would be best for you.

## How much does it cost?


Financial advice can be expensive with different advisers charging different rates. This is why Unilever has negotiated a discounted rate on your behalf, and because it is a fixed fee arrangement you know exactly what the costs will be.

For advice on your defined contribution pension, it will cost £750 + VAT to cover all your options.

If the advice is to take your benefits as an annuity, Origen can also help you to find the best deal for you with an annuity broking service. Your adviser will be able to tell you more about this.

## What happens next?

Remember, for you to get the most out of the financial advice process, you should be prepared to make an investment in time as well as money. You should make sure that you're confident this is the right time in your retirement planning to do this.

<p><b>You complete and return the enclosed consent form and book an appointment</b></p> 	<p><b>Book your appointment via the portal</b>          Register on the Origen Client portal at <a href="https://unilever.origenportal.co.uk/register">https://unilever.origenportal.co.uk/register</a> (or scan the QR code opposite) using this PIN: 7823          Follow the on screen instructions for booking an appointment. You can also view video guides and contact your adviser securely through the portal.</p> <p><b>Book your appointment over the phone</b>          If you don't want to use the portal, return your consent form to Origen and they will contact you to arrange an appointment.</p>
<p><b>You prepare for your appointment so you can get the most out of it</b></p>	<p><b>Complete your questionnaire</b>          Appointments are normally booked three weeks in advance so use this time to complete as much of your questionnaire as you can. This will help your adviser to understand your circumstances and give you an appropriate recommendation. If you're not sure about anything, make a note so you can ask your adviser when you talk to them.</p>
<p><b>You attend your appointment</b></p>	<p><b>The appointment normally takes 60-90 minutes</b>          Your adviser will talk through your questionnaire, what you want from retirement and give you the chance to ask questions. Sometimes you may need to make a follow-up appointment.</p>
<p><b>You receive your recommendation</b></p>	<p><b>Your recommendation report will explain the best option for you</b></p>



You can watch a short video explaining how the process on page 2 with Origen works at [www.tinyurl.com/Origenvideo5](http://www.tinyurl.com/Origenvideo5)

## Getting in touch

For queries about your benefits in the Fund, contact the administration team using the details on your retirement pack letter. If you need help after an appointment, you can contact Origen using the details below:

Email: [UnileverPensions@Origenfs.co.uk](mailto:UnileverPensions@Origenfs.co.uk)

Tel: **0800 141 3964**

Lines are open Monday to Friday, 8.30am to 5.30pm. All calls are recorded for business purposes.

## Consent form

By completing this form you confirm that Origen can receive your pension and other personal data from the Retirement Savings Plan part of the Unilever UK Pension Fund. Without this form, Origen and its third-party suppliers can't analyse your data to provide financial advice.

### 1. Your personal details

Full name:	
Address:	
Postcode:	
Date of birth:	
National insurance number:	
Contact email address: (for Origen to contact you)	
Phone number: (to be supplied to Origen)	
Best time of the day for Origen to call (between 8.30am – 5.30pm)	

### 2. Declaration

By signing this form, I confirm that:

- the information provided on this form is correct.
- I understand that pension and other personal data will now be provided by Fidelity to Origen for the sole purpose of allowing Origen to provide me with financial advice in relation to how I can use my Retirement Savings Plan benefits. Once I have spoken with an adviser, I agree to Origen providing my data to a third party for the sole purpose of completing further analysis needed to provide the advice.

Signature:	<div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p>We accept handwritten, scanned, photographed and on screen drawn signatures. Typed signatures are not accepted.</p>
Date:	

Please scan or photograph this form and email it to [UnileverPensions@Origenfs.co.uk](mailto:UnileverPensions@Origenfs.co.uk)  
Alternatively, you can post it to: **Second Floor, Ascent 4, 2 Gladiator Way, Farnborough, GU14 6XN**