



## Opt-in form

### Retirement Savings Plan



To become a member of the Unilever UK Pension Fund Retirement Savings Plan please complete this form. Please read through the form carefully, provide your personal details, sign the declaration, and then return the form to the Expert Pensions Team at [ExpertPensions.Team@unilever.com](mailto:ExpertPensions.Team@unilever.com).

We will start deducting your pension contributions from the next available payroll. You will then receive a new joiner pack including confirmation of your Fund start date from Fidelity, who administer the Plan on the Trustees' behalf. If you have any questions, please contact the Expert Pensions Team at the email address above. You can read more about the Fund on the website [www.unileverpensionhub.co.uk](http://www.unileverpensionhub.co.uk).

## 1. Important information about joining the Fund

### Retirement Savings Plan

You will build up benefits in the Retirement Savings Plan.

The Retirement Savings Plan is the name given to the defined contribution arrangement of the Fund which are you joining.

### Contributions

The default contribution to the Retirement Savings Plan is 15% of your pensionable earnings per year (although you can choose to contribute between 11 - 25% per year), which will be taken from your Benefits Envelope (1/12th each month).

### Tax protections

The Lifetime Allowance (LTA) was the maximum amount an individual could take from all their registered pension schemes without incurring additional tax charges. With effect from 6 April 2024, the LTA has been removed completely.

Instead, from 6 April 2024, there is a maximum amount you can take from all your pensions as tax-free lump sums over your lifetime. This is known as the Lump Sum Allowance (LSA). Any amount you take as cash over the LSA will be taxed as income.

If you have received protection from the Lifetime Allowance pension tax after 15 April 2023, your decision to join the Fund could prevent you from relying on that protection.

If you are uncertain about the implications of joining the Fund or any other related choices, you should speak to an independent financial adviser. No-one involved in running the Fund can give you individual financial advice.

You must tell HM Revenue & Customs if you lose your tax protections.



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## 2. Your personal details

**Full name** (please print) \_\_\_\_\_

**Date of birth:** \_\_\_\_\_

**National Insurance no:** \_\_\_\_\_

**Employee no:** \_\_\_\_\_

**Contact number and/or e-mail address:** \_\_\_\_\_

## 3. Regular contributions

Please fill in your contribution as a percentage below (between 11-25%):

**Amount (%)** \_\_\_\_\_

## 4. Declaration

**I apply to be admitted as a member of the Retirement Savings Plan. I declare that:**

- a) The personal details I have completed on this Form are correct.
- b) I understand that membership of the Fund is subject to the consent of Unilever PLC.
- c) I understand that it is condition of membership of the Retirement Savings Plan that I sign this form and agree to you holding, processing and transferring personal information about me that is required to calculate and pay benefits for me and my dependants. This information may include sensitive personal data. You can find the Fund's Privacy Policy at [www.unileverpensionhub.co.uk/privacy-policy](http://www.unileverpensionhub.co.uk/privacy-policy).
- d) I understand that any rights in relation to the Fund are conferred solely on the terms and conditions of the Unilever UK Pension Fund Trust Deed and Rules as amended from time to time in force.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_