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## Extra voluntary contributions

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Please complete and return the form on the next page if you want to start Extra voluntary contributions into the DC plan.

**Note:** References in this form to the DC plan mean the DC Investing plan or Retirement Savings plan as applicable to you.

Please return this form via email to  
the Expert Administration Team at:-

**[expertadminteam@unilever.com](mailto:expertadminteam@unilever.com)**



# Unilever UK Pension Fund DC Investing plan/Retirement Savings plan

## Extra voluntary contributions form

Full name: \_\_\_\_\_  
(Please print)

Date of birth: \_\_\_\_\_ National Insurance No: \_\_\_\_\_

### Important:

**The choices you make on this form will replace ALL your existing choices for making regular voluntary contributions from the first available payroll date after October 2021.**

All existing Extra voluntary contributions being paid before 1 October 2021 will cease at that date.

You cannot stop paying or reduce fixed term Extra voluntary contributions between annual renewal dates, which occur on 1 October each year. The exception is if you need to reduce or stop them because of lifetime or annual allowance issues in which case there is some flexibility. If you think you may be affected by either allowance, please contact the Expert Administration Team ([expertadminteam@unilever.com](mailto:expertadminteam@unilever.com)).

Annual allowance: please see the 'Pension tax allowances' section on either of the Fund's websites [www.uukpf.co.uk](http://www.uukpf.co.uk) or [rsp.uukpfpensions.co.uk](http://rsp.uukpfpensions.co.uk) which explains how to calculate your income taking account of any voluntary contributions you are paying. As new arrangements are being made for the payment of AVCs, there may be changes in how your income is calculated.

### Regular contributions

1. Please fill in your contribution as a percentage below:

Amount: \_\_\_\_\_ %

2. Please indicate by ticking (✓) the appropriate box below whether these are to be Fixed term or Variable contributions:

**Fixed term**  This is the percentage of your pay you will save into the DC plan as Fixed-term extra voluntary contributions. This amount will be taken using salary sacrifice, which saves you and the company National Insurance. You can decide to start or increase the amount you save as Fixed-term extra voluntary contributions at any time. You can decrease or stop the amount you save during a choice period once a year, known as annual renewal.

**Variable**  This is the percentage of your pay you will save into the DC plan as Variable extra voluntary contributions. This amount will be taken from your pay after tax, rather than using salary sacrifice. You can start, stop, increase, or decrease the amount you save as Variable extra voluntary contributions at any time.

3. **Stand-alone contribution** Please fill in the amount here: £ \_\_\_\_\_

You can make this choice as well as or instead of regular voluntary contributions

### Declaration

Please read the statements on the next page and then sign below to confirm you understand and agree to what they say.

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

**To: the Trustees, my employer and Unilever PLC**

- I understand that, under the current rules, my next opportunity to reduce or stop fixed-term Extra voluntary contributions will be with effect from October 2022 (provided I have at that time been paying these contributions for at least 12 months). I understand that if I need to stop or reduce fixed-term Extra voluntary contributions because of lifetime or annual allowance issues, I can stop or reduce them at any time. But if I then decide to start them again, I will be committed to paying them for 12 months.
- If I am eligible and I have agreed to pay fixed term Extra voluntary contributions, I agree to a salary reduction under the Unilever Contribution Arrangement equal to my fixed term contributions.
- If I am not eligible to agree to a salary reduction under the Unilever Contribution Arrangement equal to my fixed-term contributions or I have not chosen to pay fixed-term Extra voluntary contributions, I understand and agree that these contributions will, instead, be deducted from my pay, and treated as variable contributions instead.
- I understand that if I leave pensionable service, my contributions will not be payable in respect of any period after my pensionable service ends.
- I understand that if I reach maximum pensionable service my contributions will stop.
- I understand that if I make or have made any change to my regular voluntary contributions options on or after 9 July 2015, then where I continue with fixed term extra voluntary contributions, they will count towards the initial annual allowance income test.
- I understand that if I have a DC plan account for the first time this annual renewal, these extra contributions, and any employer contributions, will automatically go into the 'default' fund until I change my fund choices.
- I understand that it is my responsibility to decide how these contributions will be invested, and that I will be able to make changes to my fund choices online using Fidelity's Plan Viewer or by phone to the Fidelity Pension Service Centre.
- I confirm that I have read and understood the information the Trustees have given me about my choices, and the DC plan.
- I understand that the information provided does not cover all of the issues that may be relevant to my personal circumstances.
- I agree to comply with the terms and conditions from time to time in force, under which Fidelity Investments Life Insurance Limited ('Fidelity') provides facilities in relation to my DC plan account (including internet and telephone access). I agree to indemnify the Trustees, my employer and Unilever PLC against any liability of loss (including cost and expenses) which any of them may incur as a result of any breach by me of these terms and conditions. I am aware that I may ask Fidelity for details of these terms and conditions.
- I understand that my employer, other Unilever group companies, the Trustees and those involved in running the plans hold personal information about me (which may include sensitive personal data). Further information about the Trustees' data protection policy can be found on either of the Fund's websites [www.uukpf.co.uk](http://www.uukpf.co.uk) or [rsp.uukpfpensions.co.uk](http://rsp.uukpfpensions.co.uk) at the 'PRIVACY POLICY' link at the bottom of the homepage.
- I confirm that no one involved at my employer or any other Unilever group company (or anyone acting on behalf of any Unilever group company or the Trustees) has offered me individual financial advice.
- I understand and agree that rights to benefits and contributions are given to me only as described in the Trust Deed and Rules of the Unilever UK Pension Fund from time to time in force and that I can request a copy of the Trust Deed and Rules from the Expert Administration Team.

**Notes about pension taxes**

The annual allowance is the yearly amount of tax efficient pension savings you can build up in registered pension schemes before a tax charge arises. From 6 April 2016, the annual allowance depends broadly on your taxable income not just employment income.

For the tax year 2021/22 if your taxable income is less than £200,000, you will have a £40,000 annual allowance, but if it's above that amount, your annual allowance could reduce on a sliding scale based on your income, down to a minimum annual allowance of £4,000. Different limits applied in previous tax years.

You can carry forward unused allowance from the last three years to add to your annual allowance for the current tax year. If you exceed your personal annual allowance and any unused annual allowance carried forward from previous tax years, then you could be liable for a tax charge. **It is your responsibility to keep track of your position against the annual allowance, and you should be aware of it when making extra voluntary contributions, particularly if you are on a high salary with a high level of contributions being paid to your DC plan account. Your allowance for DC savings will also be reduced to £4,000 if you have flexibly accessed any pension savings.** For more information on the tax allowances, please refer to the Pension tax allowances section on either of the Fund's websites [www.uukpf.co.uk](http://www.uukpf.co.uk) or [rsp.uukpfpensions.co.uk](http://rsp.uukpfpensions.co.uk).

If you think you may be affected by the annual allowance, please contact the Expert Administration Team. You may also want to speak to an independent financial adviser to help you with your pension tax planning.