



Do you need financial advice?



**Unilever
UK
Pension
Fund**

Whenever you make a big financial decision you should consider speaking to a financial adviser. The decisions you make at retirement will set the income and standard of living you have for many years to come, so it's important to get them right. Taking advice from a financial adviser who knows your personal circumstances can really help you to get the most out of your retirement savings. This is why Unilever has negotiated preferential rates for you to use Origen Financial Services – to support you to make the right choices.

Origen has detailed knowledge of the Unilever UK Pension Fund (the Fund) and is entirely independent of Unilever and the Fund's Trustees. As regulated financial advisers, Origen will provide advice based on your own circumstances. You can choose to use a different firm of financial advisers if you wish, but they would also charge different rates.

Origen is one of the UK's leading national financial advisers, with a history of providing advice for over 130 years. They have received numerous awards in recognition of their service, including Retirement Planning Advisory Firm of the Year for the last nine consecutive years. Origen is 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 your pension savings 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 pension 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 pension 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 £500 + 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.

You complete and return the enclosed consent form and book an appointment

Return your consent form to book your appointment

Return your consent form to Origen at the address shown on the form and they will contact you to arrange an appointment.

You prepare for your appointment so you can get the most out of it

Complete your questionnaire from Origen

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.

You attend your appointment

The appointment normally takes 60-90 minutes

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.

You receive your recommendation

Your recommendation report will explain the best option for you

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:

E: UnileverPensions@Origenfs.co.uk

T: 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 Unilever UK Pension Fund. Without this form, Origen and its third-party suppliers can't analyse your data to provide financial advice.

Full name

Address, including postcode

National Insurance number

Date of birth

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)

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.

Signed	Date
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Please scan or photograph this form and email it to UnileverPensions@Origenfs.co.uk
Alternatively, you can post it to Origen at:

Second Floor
Ascent 4
2 Gladiator Way
Farnborough
GU14 6XN