

Spring 2007



Unilever

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State benefit changes

From April 2007

In December 2006, Gordon Brown – the Chancellor of the Exchequer – announced increases in State Pensions, some State benefits and the Income Tax Allowances. The details of these changes, which will take effect from April 2007, are summarised below.

3.6% increase in basic State Pension

The weekly basic State Pension payment for singles increases to £87.30 (from £84.25) and to £139.60 (from £134.75) for couples.

Increase in Income Tax Allowance

New Income Tax Allowances, illustrated below, mean that if you are aged 65 or over you will not need to pay Income Tax unless your income exceeds £145 per week.

	Annual personal allowance – April 2006	increase	Annual personal allowance – April 2007
under 65	£5,035	£190	£5,225
under 65-74	£7,280	£270	£7,550
under 75+	£7,420	£270	£7,690
Blind person's allowance	£7,420	£270	£7,690

Increase in Attendance Allowance

Attendance Allowance is a tax-free benefit for pensioners who need help with personal care, such as taking a bath, cooking a meal and getting dressed. It is not affected by your savings or income and is paid weekly. There are two rates: the lower rate is for pensioners who need help during the day, and the higher rate is for those who also need assistance during the night.

	April 2006	increase	April 2007
Lower Rate	£41.65	£1.50	£43.15
Higher Rate	£62.25	£2.25	£64.50

Help with your Council Tax

Council Tax bills are on the increase again and around two million pensioners are still missing out by not claiming the discounts they are entitled to. Over £1 billion a year is left unclaimed.

Anyone living on their own is entitled to receive a 25% discount. Others, whether they rent or own their property, can also get their bill reduced through a simple means test.

For example, based on a Council Tax bill of £1,000 a year, you may be entitled to a discount if:

- you have less than £16,000 in savings, and
- your weekly income is less than £210 per week (single) or £306 per week (couple).

If you receive Pension Credit, you are also likely to be eligible for a reduction. Contact your local Council Tax Office to find out more.



2007 pension increase

The rules of the Unilever UK Pension Fund (UUKPF) base the annual percentage increase granted to pensioners on the latest Retail Prices Index (RPI) as at 1 March 2007. The percentage is reduced proportionately if you left Unilever after 1 April 2006.

Pension Credit

At least four million pensioners currently receive extra money from Pension Credit, but over one million eligible pensioners are still not claiming.

You could be eligible for Pension Credit if you:

- are aged over 65, and
- have a weekly income of less than £166 (single) or £244 (couple), and
- have savings of less than £45,000 (excluding your house, car, etc.).

Unilever State Benefits Helpline - 01494 729796

If you are unsure if you or your family is entitled to receive any extra benefits or assistance, call the confidential Unilever State Benefits Helpline for advice.

Thousands of Unilever pensioners have already used the Helpline and have received £millions in extra benefits from the Government.

This year's pension increase, effective from 1 April 2007, will be 4.2%.

A new Pension Payment Statement will be sent to you just prior to your April pension payment. This Statement will confirm your revised level of pension. The example below shows how the increase is applied.

	Monthly payment before the increase	Pension increase 4.2%	Monthly payment after the increase
UUKPF	£1,000	£42	£1,042
UUKPF/GMP	£500	£0	£500
Total UUKPF	£1,500	£42	£1,542

Note: the GMP element of your pension, or 'contracted-out deduction' as it is known by the Government's Pensions Service, is taken into account when they assess your annual State Pension increase.

Save your energy

Home Heat Helpline



The last few years have seen all UK consumers facing dramatic energy price rises. Research has found that 75% of vulnerable customers did not know where to turn if they were struggling with their energy bills [Ofgem 2005].

In October 2005 the Energy Retail Association set up the Home Heat Helpline to provide one central point of contact for help and advice on paying fuel bills.

Tel: 0800 33 66 99

Minicom: 0800 027 2122

9am–8pm Monday to Friday and 10am–2pm on Saturdays

The Home Heat Helpline's advisors offer practical advice to people who want to reduce their energy usage. Simple energy-saving tips include: using energy-efficient light bulbs, switching off lights and electrical appliances when you are not using them, and only boiling as much water as you need.

They can also help you find out if you are entitled to:

- cheaper payment schemes
- grants for insulating your home
- extra services via the Priority Services Register
- additional government benefits
- free safety checks
- pre-arranged passwords to ensure home visit security
- a Winter Fuel Payment of up to £300.

Advisors at the Home Heat Helpline are linked to each energy suppliers' priority care team and they can connect you to the right person at your energy supplier to help you with any queries.

Why not give one of their advisors a call, or have a look at the other energy-saving tips on their website:

www.homeheathelpline.org

Unilever UK Insurance

Competitive cover for pensioners

The Unilever UK Insurance Scheme gives you access to a wide range of personal insurance products, with premiums specially negotiated for Unilever pensioners and their family members.



Healthcare insurance

'Retirement Essentials' is AXA PPP healthcare's lower cost healthcare plan designed specially for the over 55s. It's designed to cover some of the most common medical problems that could affect your quality of life as you get older. By providing quality cover only for key conditions, it has been made much more affordable.

Key benefits:

- Immediate cover for you and your spouse/partner - no medical examination is required
- Cover for heart conditions, joint replacement, inguinal hernias and cataracts
- Over 250 quality-assessed hospitals nationwide
- Cover for out-patient surgical procedures, out-patient consultations, diagnostic tests and treatment of the specified conditions by a clinical practitioner
- Eligible bills settled directly with the hospital where possible
- Easy access to health information 24 hours a day, 7 days a week
- No overall annual limit to the amount you can claim.

When you join AXA PPP healthcare, all claims are assessed for eligibility against the terms and conditions of the plan. If you would like a plan that offers a different level of cover, AXA PPP healthcare has several to suit differing needs and budgets.

For further information on healthcare insurance or to request a quotation, call AXA PPP healthcare free on **0800 146 146** quoting reference 2787.

Lines are open 8am-8pm weekdays, 9am-1pm Saturdays.
Calls may be recorded.



Home insurance

Key benefits:

- Immediate cover for you and your family members
- 'New for old' cover automatically provided
- Age discounts available
- Full accidental damage on both contents and buildings cover is available
- Option to insure personal possessions away from the home
- Various payment methods available
- Access to a 24-hour emergency helpline
- Option to include annual travel insurance cover – no age limit applies
- Other optional extras available: emergency services, home and garden package, legal expenses, cover for caravans, etc.

Motor insurance

Key benefits:

- Immediate cover for you and your family members
- Competitive premiums with a choice of payment methods
- Approved repairer network
- 24-hour claims assistance
- Courtesy vehicle included as standard cover
- Options to include legal assistance and a protected no claims bonus
- Option to include RAC Breakdown at £45, including Homestart and European cover.

Travel insurance

Key benefits:

- Cover for you, your family members and those travelling with you
 - No age limits on short-period policies
 - Late booking and baggage opt-out discounts available
 - Annual policy available for more frequent travellers
 - Declared medical conditions will not increase premiums - but could be excluded*
 - Comprehensive cover includes 24-hour emergency medical service
 - Annual travel insurance is available as an add-on to home insurance, even if you are aged over 70.
- * If you have a serious or chronic medical condition, which has required consultation or treatment in the past 12 months, you will be required to complete a medical questionnaire before cover can be issued.

Unilever UK Insurance

For further information or to request a quotation on home, motor or travel insurance, call the Unilever UK Insurance team on 020 7822 5557.

Lines are open 9am-5pm Monday to Friday.

Brand news



Unilever UK Foods are always introducing exciting products. Here are three new additions to the menu that you might not have tried yet.

Liven up your salads



A tasty alternative to feta-based salad cheeses, Boursin Salade & Aperitif is a delightful way to liven up salads, pasta and picnics, or enjoy it on its own as an aperitif.

These handy pots full of mini pieces of Boursin cheese are available in a choice of two dressings: Garlic & Herb and Green & Black Olives.

Cause a stir in your kitchen



Quick and easy meals don't have to be boring.

The four fabulous new Stir-Frys from Knorr Chicken Tonight make delicious meals in just 10 minutes and contain no artificial colours or flavours.

The ultimate indulgence...

Inspired by popular continental desserts such as Crème Brûlée and Tiramisu, two new ice cream desserts from Carte D'Or make it easy for you to indulge in the comfort of your own home.



Crème Brûlée

combines deliciously smooth ice cream, generously swirled with a burnt caramel sauce and crunchy caramelised pieces.



Tiramisu

is an enticing blend of fine coffee ice cream, decadent dark chocolate sauce and coffee sponge pieces.

The exciting new packaging makes this range even more special, with a transparent tub and gold-rimmed lid allowing you to peer into the swirls of continental delight.

Because beauty has no age limit

Dove has launched a new range called 'Pro-Age' comprising nine beauty products, including skin care, deodorant and hair ranges specifically designed to meet the beauty needs of mature women.

Pro-Age stands for a positive approach to taking great care of yourself and looking your best - regardless of your age. Unlike the 'anti-aging' mentality, Pro-Age is concerned with the best condition for skin and hair in the long term without over promising what can actually be done in the short term. It's not anti-age, it's Pro-Age.



Calibre audio books

Delivered to your home

Calibre Audio Library is a registered UK charity. The service is easy to use and absolutely free.

If your sight is poor - or if you can't hold a book - you can still enjoy all the pleasure a good book brings.

Calibre's library has the largest lending collection of audio books in the UK in open format - that's to say, you don't need special playback equipment. There is something for all tastes and you can listen anywhere, at home or on the move.

Calibre has almost 20,000 members to whom they dispatch over 2,000 audio books a day - that's one every 14 seconds!

What sort of audio books are available?

Calibre's library includes popular best-sellers, classic authors, detective stories, historical novels and non-fiction such as biography and travel. Calibre welcomes suggestions for new books from its members and adds about 360 books to the library every year.

What are the benefits of Calibre's service?

- A **free** postal service, using the Articles for the Blind free postal concession
- A choice of 7,000 audio books for all tastes - fiction and non-fiction
- Books read cover to cover by professional actors and broadcasters
- Recordings you can play on any cassette player
- Many books available on digital MP3 disks
- No fines for late or lost books
- Flexible lending to suit your needs
- The option to choose your books online
- Quarterly newsletters
- A friendly, personal and quick service.

Membership

You can join Calibre if you:

- can't see well enough to read ordinary books (you don't need to be registered blind or partially sighted)
- have another disability that makes it difficult to use books
- live in the UK, the Republic of Ireland or other EU country.

Overseas members are accepted at Calibre's discretion. If you live outside the UK, Calibre can only consider you for membership if you have a sight problem.

There are no postal charges as the Articles for the Blind concession operates world-wide. However, for copyright reasons, Calibre can't supply all of its audio books to all locations outside of the British Isles.

If you would like to join Calibre Audio library, call **01296 432 339** for an application form or apply online at www.calibre.org.uk



Special offers

Specsavers

At the time of going to print, Specsavers are still offering 30% off any pair of glasses for the over 60s.

From Monday to Friday, buy a pair of glasses from the £75 range or above – with any lens option and any coating – and you can benefit from a 30% discount. All Specsavers glasses come with single vision PENTAX lenses as standard. You'll also get a free eye test from Specsavers' professional staff, under the NHS.

To find your nearest store, call **0800 068 0241** or visit **www.specsavers.co.uk**

This discount cannot be used in conjunction with any other offer. It applies to one pair of complete glasses only and excludes reglazes, safety eyewear, any contact lens products and non-prescription sunglasses.

Warner Breaks

Unilever pensioners continue to be able to take advantage of a 10-15% reduction on Warner Breaks' short breaks and weekend breaks. To find out more, call **0870 242 2005** and quote code HG865. Alternatively, visit: **www.warnerbreaks.co.uk**

This offer excludes Christmas, New Year, 'Premier Starbreaks' and 'We Do Weekends'.

STOP PRESS

Gavin Neath awarded the CBE

The Chairman of the UUKPF trustees, Gavin Neath, has been awarded the title of CBE in the Queen's New Year's Honours List in recognition for services to the food industry in Britain.

Contact details

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Email: cynthia.elliott@unilever.com
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For queries about your pension payments, or to tell us of personal changes (eg. address change):

Unilever Pensions Team
Hewitt Associates Outsourcing Ltd
6 More London Place
London SE1 2DA

Freephone: **0800 028 0051** (from within the UK)
Tel: **+44 20 7939 4909** (from outside the UK)
Email: unileverpensionsteam@hewitt.com
Fax: **020 7939 4047**

Other useful contacts:

Unilever UK Insurance
Tel: **020 7822 5557**

Unilever State Benefits Helpline
Tel: **01494 729796**

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Chapel Wharf Area, Trinity Bridge House
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Salford M3 5BS

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www.hmrc.gov.uk

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