



Unilever UK Pension Fund: Opt out form

Please complete this form if you want to opt out of the Unilever UK Pension Fund (the 'Fund').

What you need to do:

- Read the important information about opting out under 'What you need to know'.
- Understand the potential consequences of not saving for your retirement with Unilever's help – see 'My declaration'.
- Fill in your details, then sign and date the form. Your opt out of the Fund cannot take effect until you have become an active member of the Fund. This will normally be the date you started work at Unilever, but may also be the date you are automatically enrolled into the Fund. This means that you cannot complete, sign, date and return the form until after your automatic enrolment date. If you complete and return the form before your automatic enrolment date, it will be returned to you.
- Send the form back to: **HR Services, 3, St James's Road, Kingston-upon-Thames, Surrey KT1 2BA**. You can email your completed form to HR Services – see the email address on the next page.
- If you have enhanced protection or fixed protection, please read **Note 2** below.

What you need to know

- If you stay opted out, we will normally be required by law to enrol you back into the Fund in around three years. If this applies to you, you will be sent separate information nearer the time.
- If you change your job, your new employer will normally put you back into pension saving straight away.
- If you have another job, your other employer might also put you into pension saving, now or in the future.
- This form only allows you to opt out of our Fund at Unilever. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer's pension saving as well.
- We cannot ask you or force you to opt out.
- If for some reason you are asked or forced to opt out, you can tell The Pensions Regulator – see www.tpr.gov.uk

Your details

Full name
(please print)

National Insurance no. Date of birth

Employee no.

Address

My declaration

- I wish to opt out of pension saving through the Unilever UK Pension Fund.
- I understand that my opt out of the Fund will only take effect once I have been enrolled as an active member of the Fund, and that I cannot complete and return this form before my automatic enrolment date.
- I understand that if I opt out, I will stop building up benefits in the Fund and that I (and my dependants) may have a lower income when I retire.
- I also understand that, if I opt out, I will no longer be covered for a life cover cash sum and pensions for my dependants.
- I understand that once I have opted out, I will be able to change my mind and re-join. I may have to undergo a medical or give evidence that I am in good health. Unilever reserves the right to restrict benefits if I re-join, but subject to the requirements of the auto-enrolment legislation.
- I understand that Unilever will not pay contributions to any personal pension scheme I may take out or currently already have.
- I understand the Trustees will hold, process and transfer information on this form as required.
- I have personally submitted this form.

Signed

Date

In addition: If you submit this opt-out form within one month of being automatically enrolled into the Fund, you will receive a refund of your contributions.

Note 1: These instructions will take effect as soon as possible. Your opt out cannot take effect until you have become an active member of the Fund. It is important to complete the form fully and sign it. We cannot accept an incomplete or unsigned form as a valid opt-out and will return it to you for completion. Depending on when your form is received, your final contribution may be taken from your pay in the following month, or the month after that.

Note 2: Please see page 6 of the “Saving for the future with Unilever” leaflet which includes information about being enrolled into the Fund (and not opting out) if you have enhanced protection or fixed protection. This would cause you to lose that protection.

For more information

If you have any questions about opting out, or you need any further information about this form please contact your People Experience Lead or Ask Una

If you later change your mind and want to re-join the Unilever UK Pension Fund, please contact HR Services to obtain the necessary forms.

HR Services to complete:

Date employee withdrawn from the Unilever UK Pension Fund:

AE Statutory Opt-out:

Other Opt out: