



# 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

This would mean getting regular pension payments, with the option to reduce these for a one-off cash lump sum at the point you retire.



### Transferring your benefits

This would allow you to use your savings more flexibly, for example by drawing an income from investments, or getting regular payments from an insurance provider.

Watch Origen's video at [www.tinyurl.com/Origenvideo2](http://www.tinyurl.com/Origenvideo2) for more information.



### 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.

If you want to transfer defined benefits worth over £30,000, you'll need to be able to show that you've taken financial advice from an FCA-registered adviser before the transfer can proceed. This is a legal requirement, and you'll need to pay for the advice, even if the recommendation is NOT to transfer.

## 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.

Defined benefit pension only	Defined benefit and defined contribution pension (advice taken at the same time)	Defined contribution pension only
Initial advice £550 + VAT	Initial advice £950 + VAT	£500 + VAT to cover all your options
If it's not clear that taking your benefits as a pension from the Unilever Fund is right for you, a further appointment to provide advice on other options may be necessary. This would cost an additional £335+VAT and would only be charged if you agree to a second appointment.	If it's not clear that taking your defined benefits as a pension from the Unilever Fund is right for you, a further appointment to provide advice on other options may be necessary. This would cost an additional £160+VAT and would only be charged if you agree to a second appointment.	

These fees cover advice about your benefits in the Unilever Fund. Origen can provide advice on other pensions, but this would be charged separately at a price they would agree with you in advance. If you live overseas Origen may not be able to provide the full range of advice - please contact them for more details.

## 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**

### **Book your appointment via the portal**

Register on the Origen Client portal at <https://unilever.origenportal.co.uk/register> (or scan the QR code) using this PIN: 7823



SCAN ME

Follow the on screen instructions for booking an appointment. You can also view video guides and contact your adviser securely through the portal.

### **Book your appointment over the phone**

If you don't want to use the portal, return your consent form to Capita and Origen will contact you to arrange an appointment.

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

### **Complete your questionnaire**

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**

If you've paid for defined benefit only advice and it's not clear from your initial appointment what the best option is, your adviser will call you to discuss whether you wish to pay for more detailed advice. If you choose to do this, the adviser will undertake further analysis and provide a report explaining which of the three options outlined is best for you.



SCAN ME

You can watch a short video explaining how the process with Origen works at [www.tinyurl.com/Origenvideo5](http://www.tinyurl.com/Origenvideo5)

## 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](mailto: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

You need to complete and sign this form to 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

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Address, including postcode

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National Insurance number

Date of birth

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Email address  
(for Origen to contact you)

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Phone number  
(to be supplied to Origen)

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Best time of the day for Origen to call  
(between 8.30am – 5.30pm)

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## 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 the Unilever UK Pension Fund to Origen for the sole purpose of allowing Origen to provide me with financial advice in relation to how I can use my pension benefits in the fund. 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.
- I authorise Capita to provide Origen with a new Cash Equivalent Transfer Value (CETV), if applicable.

Signed	Date
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Please scan or photograph this form and email it to [unileverpensionsteam@capita.co.uk](mailto:unileverpensionsteam@capita.co.uk)  
Alternatively, you can post it to

Unilever UK Pension Fund  
PO Box 420  
Darlington  
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