



Do you need financial advice?



Unilever
UK
Pension
Fund

Whenever you make a big financial decision you should consider speaking to a professional. 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 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 independent financial advisers if you wish, but they would 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?

If you are thinking about transferring your pension then a financial adviser will look at the following options and provide you with a recommendation on which is the best option for you.



Remaining in the Unilever Fund

This would mean not transferring your benefits out of the Unilever Fund and getting regular pension payments or a one-off lump sum and a reduced pension when you decide to 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 for more information.



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's 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 remaining in 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 remaining in 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.

Important information

To receive advice from Origen, you need to contact them at least ten weeks before the date that your transfer value expires.

The transfer value that Capita will calculate for you is only valid for three months. You will need to start the advice process in time for you to see an adviser, receive their advice and follow through on what you decide.

If you do decide to transfer out and your transfer value has expired, a new transfer value will need to be calculated. This could result in an increase or decrease to your transfer value.

What happens next?

You complete and return the 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



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 option is best for you.



You can watch a short video explaining how the process with Origen works at www.tinyurl.com/Origenvideo5

Getting in touch

For queries about your benefits in the Fund, contact the administration team using the details on your transfer 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

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

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 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
--------	------

Please scan or photograph this form and email it to unileverpensionsteam@capita.co.uk
Alternatively, you can post it to

Unilever UK Pension Fund
PO Box 420
Darlington
DL1 9WU