



## 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. You will be told separately when this happens. This could be the date you started work with your Unilever employer, or the date with effect from which you are automatically enrolled or re-enrolled into the Fund, or it could be a later date on which you are admitted to active membership (even though your membership is then backdated to your auto-enrolment or re-enrolment date). This means that you cannot complete, sign, date and return the form until after you have become an active member of the Fund. If you complete and return the form before that, it will be returned to you.
- **Send the form back to your People Experience Lead.**
- If you have enhanced protection or fixed protection, or if you intend to apply for fixed protection 2016 once this becomes available, please read **Note 2** below.

### What you need to know

- If you stay opted out, your employer 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 outside of Unilever, your new employer will normally put you back into pension saving straight away.
- If you have another job outside of Unilever, 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.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)
- If you change your mind you may be able to opt back in - write to Unilever if you want to do this.

### 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 I have become an active member.
- 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. My employer reserves the right to restrict benefits if I re-join, but subject to the requirements of the auto-enrolment legislation.
- I understand that my employer will not pay contributions to any personal pension scheme I may take out or currently already have.
- I understand the Trustee of the Fund 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 deducted 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. Also if you intend to apply for fixed protection 2016 once this becomes available, you should be aware that you will not be eligible for this protection if you have not opted out.

## **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 your People Experience Lead.