

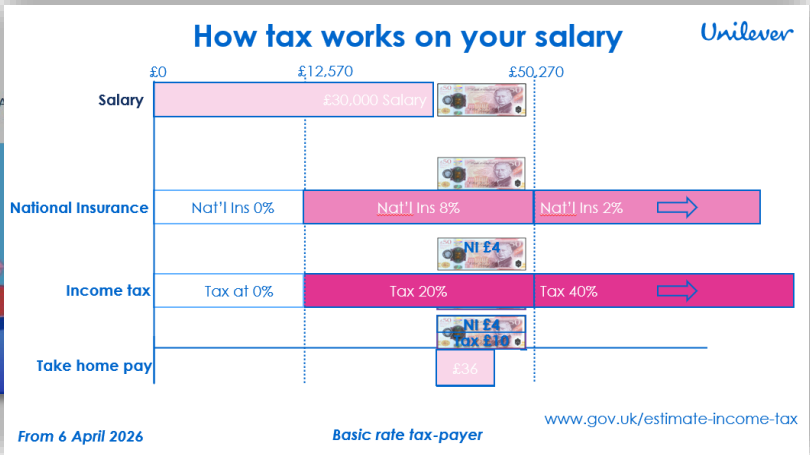
So, now you work for Unilever...



Financial Education

Money Matters website available:
www.unilever.faife.co.uk

Usave:
www.avivamicrosite.co.uk/usave



The Rewards & Benefits of being in Unilever booklet

Current version is April 2025.

Lots of information on available Unilever benefits – not just financial, but family friendly and other wellbeing benefits.

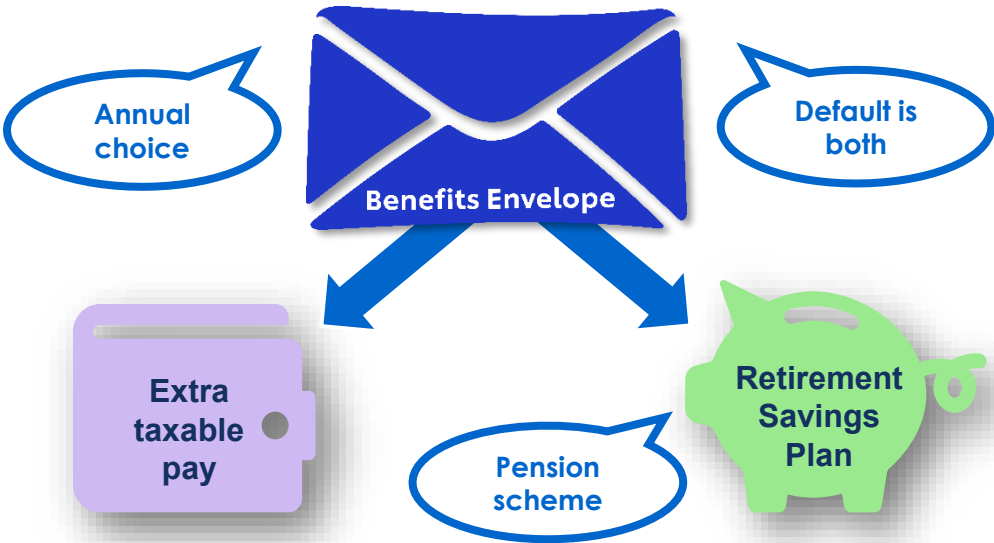
Rewards & Benefits Booklet

How tax works on your savings: bank accounts & ISAs

Putting it in	Making it grow	Getting it back
No tax incentives ☹️ Costs you £50 of take-home pay to pay £50 (Limited to £20k of savings per year in ISAs)	Bank accounts: Up to £1,000 of interest each year is tax free* ☺️ The rest taxed ☹️ ISAs: No tax	No tax ☺️

Pension Scheme

Pension Scheme Website & booklets:
<https://www.unileverpensionhub.co.uk/>
Money Matters RSP Learning Pathway:
<https://www.unilever.faife.co.uk/learning-pathways/the-retirement-savings-plan/>



Putting it in	Making it grow	Getting it back
Tax incentives ☺ Costs you £36 to pay in £50	No tax on interest or capital gains ☺	25% tax-free ☺ Rest taxed as income

If you have any questions about the Retirement Savings Plan, contact Fidelity, the Pension Administrator:
<https://www.unileverpensionhub.co.uk/contact>

- Register through “ESP Portal”
- **Run by Equiniti**
- **No guarantees:** savings go up and down in line with Unilever share price

ShareBuy (Unilever)
£10 to £150 per month

How to join ShareBuy: Apply anytime at www.esp-portal.com

Putting it in	Making it grow	Getting it back
Tax incentives ☺ Costs you £36 to buy £50 of shares	No tax on dividends ☺	>5 years: No tax ☺ Retirement: No tax ☺ Redundancy: No tax ☺ Death: No tax ☺ <5 years: Pay back tax incentives ☺

SHARES (Unilever)
€25 to €200 per month
Work Level 1

How to join SHARES: Find more information, enroll & keep track of your SHARES at:
<https://shareinourfuture.com/?switch=1>

Putting it in	Making it grow	Getting it back
No tax incentives ☺ Costs you £50 to buy £50 of shares	Tax may apply (check dividend allowance)	Tax may apply (check CGT allowance)

- Unilever gives you 1 free share for every 3 you buy
- Eligible employees invited to enroll in November
- Payments start in following January
- **No guarantees:** savings go up and down in line with Unilever share price