

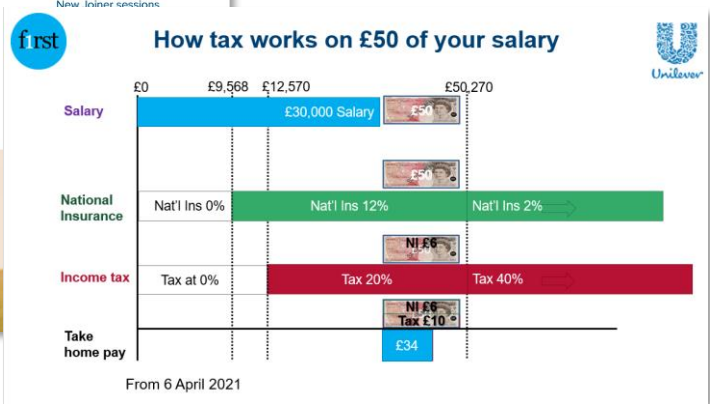
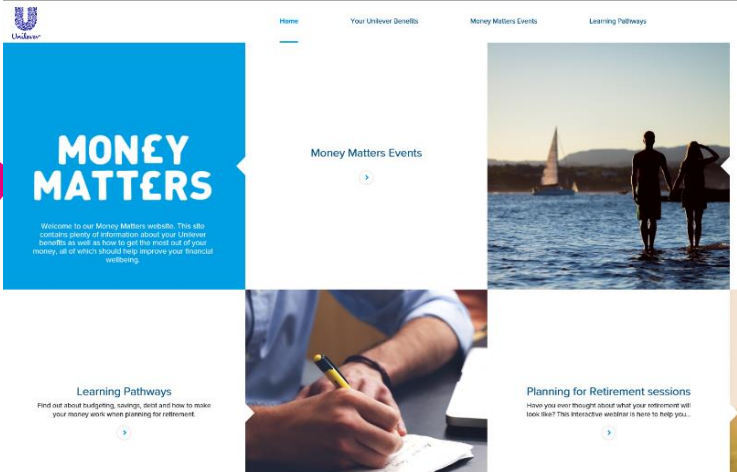
So, now you work for Unilever...

MONEY MATTERS



Financial Education

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



The Rewards & Benefits of being in Unilever booklet

Current version is April 2021.

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

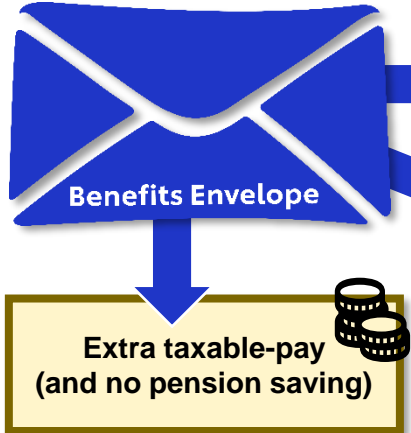
Available through the [HR pages](#).

How tax works on your savings: bank accounts & ISAs

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

Pension Scheme

Pension Scheme Website & booklets: www.uukpf.co.uk
 Pension Modeller: www.uukpf.co.uk/app/modeller/retirement-planning/non_member



Pension saving in DB Career Average plan

Pension saving in DC Investing plan

Annual choice
 Can choose a combination

Putting it in	Making it grow	Getting it back
Tax incentives ☺ Costs you £34 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 Unilever pension, contact the Pension Administrator Capita: www.uukpf.co.uk/app/career_average/active_new/contacts

- 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.shareview.co.uk/unilever

Putting it in	Making it grow	Getting it back
Tax incentives ☺ Costs you £34 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, enrol & keep track of your SHARES at: www.shareinourfuture.com

Putting it in	Making it grow	Getting it back
No tax incentives ☹ Costs you £50 to buy £50 of shares	No tax on dividends ☺*	No capital gains tax ☺*

- Unilever gives you 1 free share for every 3 you buy
- Eligible employees invited to enrol in November
- Payments start in following January