

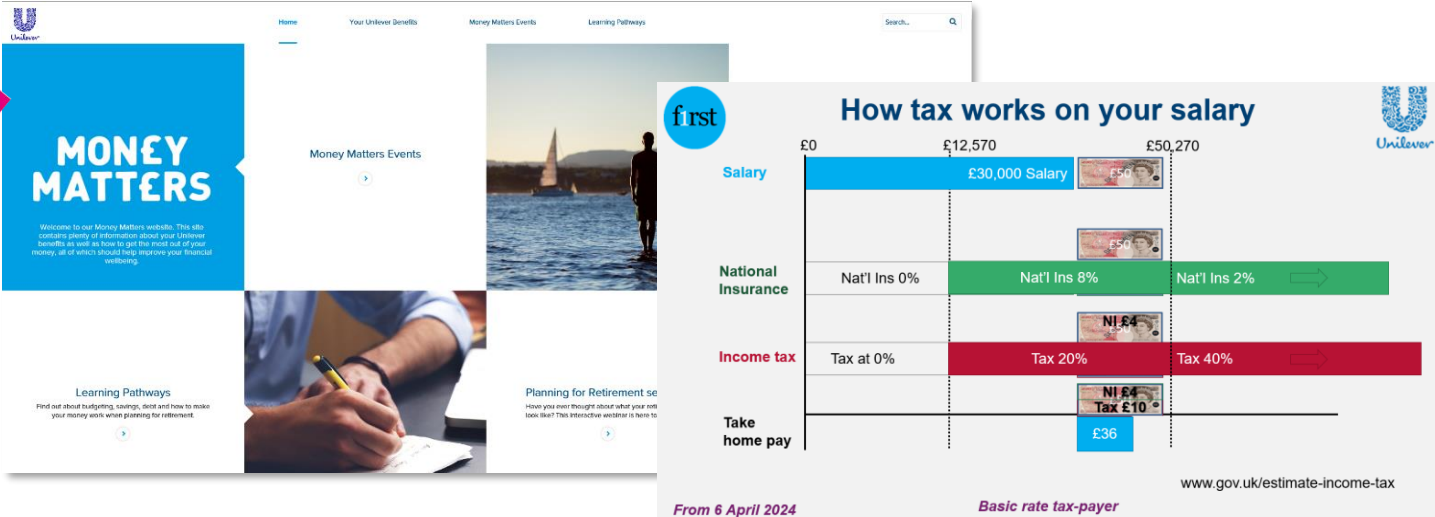
So, now you work for Unilever...



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 February 2024.

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

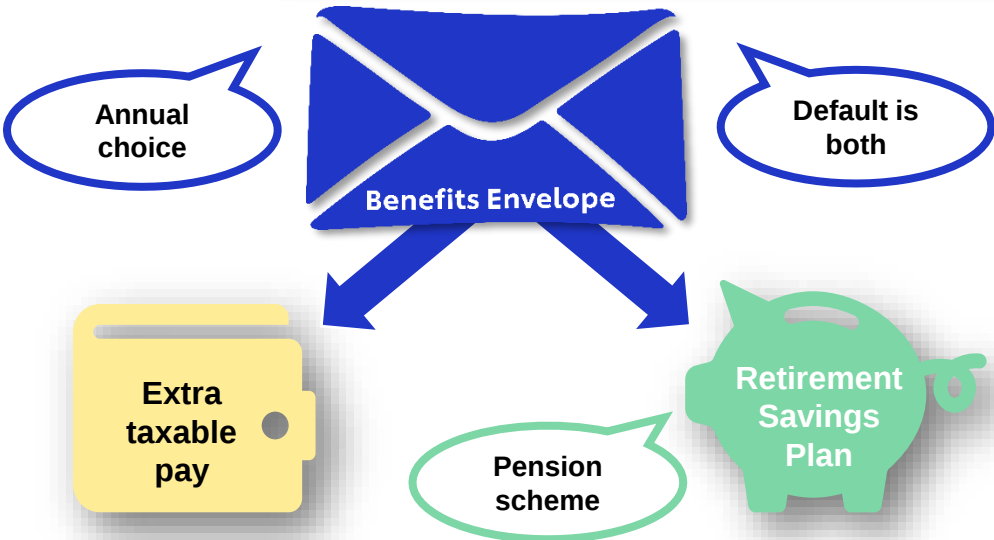
[Rewards & Benefits Booklet](#)

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

Contact Fidelity for questions on the RSP:
<https://www.unileverpensionhub.co.uk/contact>
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

Extra life cover	Voluntary serious ill health cover
Standard life cover: Lump sum of 4x pensionable earnings	Pays a top up into RSP on very serious ill health diagnosis

- 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 £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)
€10 to €200 per month
Work Level 1

How to join SHARES: Find more information, enrol & 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

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