



Retirement support leaflet

When you're approaching retirement there's lots to think about so it's important to make the most of the services available.

Inside this guide you'll find information on the support available when you're deciding how to take your benefits from the Fund.



Free personalised guidance from an expert

This service is designed to help you understand your retirement options. In order to access this guidance service please contact the team at Origen Financial Services Ltd ('Origen') to make an appointment using the details below.

How can Origen help?

- You'll have a one-to-one meeting to talk through your options and ask any questions you might have.
- They'll provide a written summary of your discussion including suggested areas for action.
- Origen will follow-up the meeting with a call to make sure you understand your options and decisions, and to answer any further questions you may have.

How to access the service

Contact the team at Origen and make an appointment:



Tel:

0800 656 9967



Email:

nestle@origenfs.co.uk

Please note that you will only be able to access the guidance paid for by Nestlé once. You will need to meet the cost of any further financial advice that you receive from Origen yourself.

Before you meet

Before you meet you'll need to provide Origen with a copy of your retirement quotation. If you decide that you'd like to receive financial advice from Origen, you need to pay for this yourself.

You'll only have one opportunity to access the retirement guidance service or for Nestlé to contribute to your guidance/advice costs. Nestlé Pensions is unable to provide you with financial advice.

If you'd prefer to use another adviser

If you already have your own Independent Financial Adviser in place and wish to obtain guidance from them instead of Origen, Nestlé will meet the first £500 of this cost.



To apply to receive this support, complete and return the enclosed 'Independent Financial Adviser Information Form'.

Please do not make any arrangements to receive guidance or advice from your adviser until you have received confirmation from Nestlé Pensions that the resulting invoice will be paid, up to a maximum of £500 (you will need to pay any costs over this amount).

For help finding an independent financial adviser, visit unbiased.co.uk

If you'd like more guidance

MoneyHelper

MoneyHelper is independent and set up by the government to help people make the most of their money.



You can find lots of useful information about pensions and retirement on their website at moneyhelper.org.uk

Pension Wise

If you have defined contribution (DC) savings, Pension Wise (part of MoneyHelper) provides a free and impartial government guidance service. They offer specialist guidance appointments which can be carried out over the phone or local to you.



It's easy to book your appointment, just call 0800 138 3944 or, for more information, visit moneyhelper.org.uk/en/pensions-and-retirement/pension-wise

If you're thinking about buying an annuity

There are a number of ways in which you can take your DC savings. One option is to take a lifetime annuity which pays you a secure taxable income for life.

If you think an annuity might be the right option for you then Nestlé will pay for annuity experts, Hargreaves Lansdown, to help you compare the different deals available.

How can Hargreaves Lansdown help?

- They'll search their panel of providers to compare the different annuity options available.
- They will send you a Personal Annuity Summary showing you the different deals available from their panel.
- If you decide to buy one, they will help you purchase it.

How to access the service

Hargreaves Lansdown will contact you shortly with an annuity quotation summary and information about annuities. You do not have to use this service but if you do, Hargreaves Lansdown will set up your annuity for you at no extra cost and help you with the paperwork.



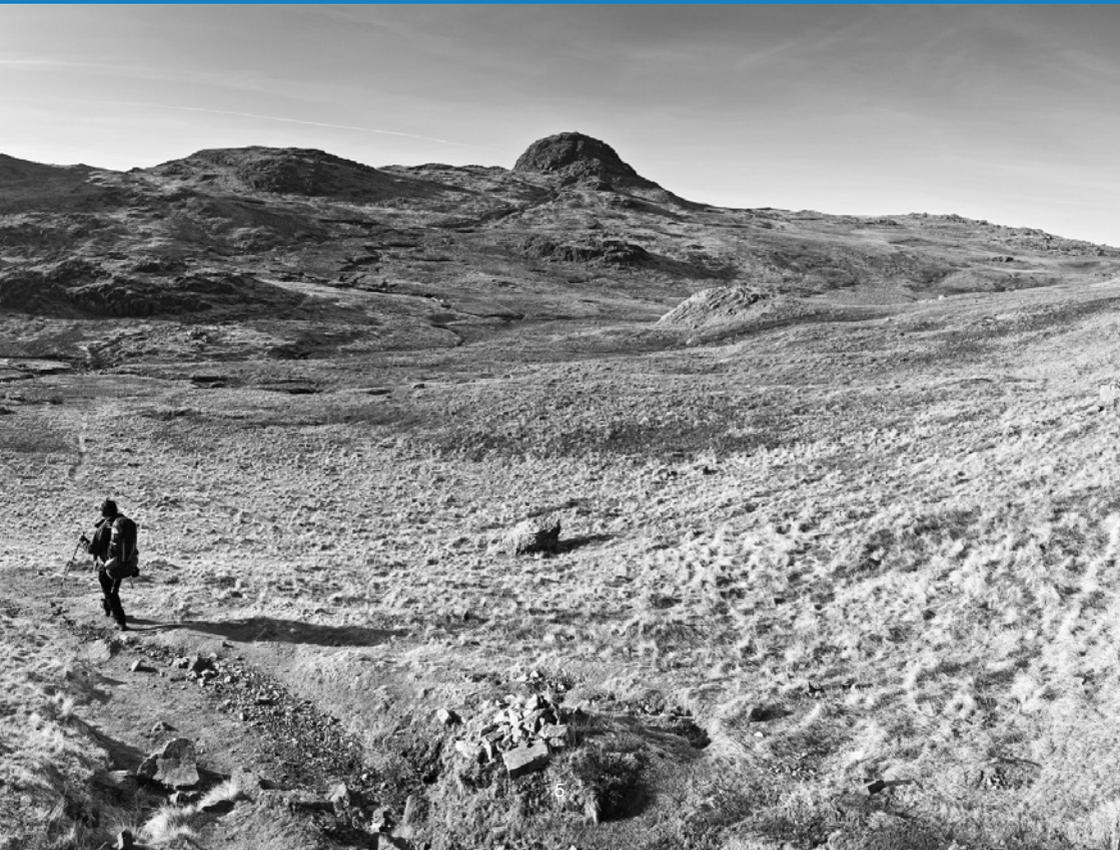
Remember, deciding how to take your benefits from the Fund could be one of the biggest financial decisions of your life.

Why should I take advice?

Deciding how to take your benefits from the Fund could be one of the biggest financial decisions of your life. If you're unsure about what actions to take after using the services available to you, then we recommend that you take independent financial advice.

If you need help finding an independent financial adviser, visit **unbiased.co.uk** for help and information.

Pension scams are an increasing threat so it's important to take care when making any decisions about your pension savings. Make sure that anyone you speak to about your savings is registered with the Financial Conduct Authority. You can look them up on the Financial Services Register at **register.fca.org.uk**



Contact us

For further information about your retirement options and the support available, contact Nestlé Pensions.



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