

UPP



DC PENSION PLAN

BELGIUM

MEMBER BOOKLET

2024

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INTRODUCTION

The Unilever Pension Plan – International Compartment (IPP, the Plan) enables you to build up valuable retirement benefits while you work for Unilever. **The Plan caters for different groups of Unilever employees. Please note that this booklet only describes the new harmonized Belgium Pension Plan which is effective from 1 April 2017. This is a 2nd pillar pension saving plan.**

The Unilever Pension Plan is a legal entity responsible for funding pensions, based in Belgium, overseen by a Board of Directors.

This booklet describes the Plan, and the additional risk benefits that Unilever has insured with an insurance company. If you have any questions, please contact the [Belgium Pension Department](#) at pensions.belgium@unilever.com.

PLAN OVERVIEW

RETIREMENT

This is a retirement Plan where Unilever makes contributions to your individual savings **Account**. This type of Plan is termed **Defined Contribution** and the Unilever contribution % is (based on your salary per 1 May each year):

Pensionable Salary	Unilever Contribution
Up to Salary Breakpoint (2024 : € 76.396)	3%
Above Salary Breakpoint	11%

There are no employee contributions in this Plan.

The Plan offers a Lifecycle based investment strategy. You are automatically enrolled in the Default Lifecycle. Your contributions are then invested in a number of funds based on the number of years until your retirement. However, if you feel that the Default Lifecycle is not appropriate for you then you can opt for a different Lifecycle.

At retirement, you have the option to use the pension assets in your **Account** to take a lump sum or to buy an **Annuity** with a life insurance company.

What are the advantages of participating in this plan?

- The Plan enables you to save for retirement.
- The **Unilever Pension Plan** is a non-profit pension fund that aims to deliver low-cost pension investment opportunities.
- By investing through the **Unilever Pension Plan** you can achieve a better retirement benefit than with a guaranteed return.
- Your **Employer** guarantees a minimum value at retirement based on legislation and thus reduces your risk.

DEATH IN SERVICE

If you die whilst working for Unilever, your beneficiaries will receive an amount that equals 2,5 times your Pensionable Salary. This benefit is insured with an **Insurance company**.

DISABILITY

In case of disability, contributions to your retirement savings will be continued. In addition, a supplementary income after one month of disability is insured with an **Insurance company**.

DEFINITIONS

Where possible, this booklet describes the Plan in terms that are easy to understand. The use of some technical terms is, however, unavoidable. These terms are explained below.

Account When you join the Plan, an Account is opened in your name with the Plan Administrator. You will be given personal access to the online system to view your Account balance.

Annuity A periodic pension purchased through an insurance company.

Beneficiaries The persons who receive a payment in case the member dies. The legal order of precedence is followed, unless the member has formally specified otherwise. The legal order is: 1) Spouse, registered partner, 2) children, 3) grandchildren, 4) parents, 5) brothers and sisters, 6) grandparents, 7) testamentary beneficiaries, 8) legal heirs with exception of the Belgium State.

Bonds Governments and companies issue bonds (primarily at fixed interest rates, but also some index-linked) to raise money. A fixed-interest bond usually pays a fixed rate of interest over a set period of time. The principal of the bond (the amount you loaned) is repaid at maturity. Since such bonds offer a fixed rate of interest, they are expected to be less volatile than equities.

Company All Unilever entities in Belgium.

Custodian The Custodian is responsible for the safekeeping and security of the Plan assets. The Custodian is currently Northern Trust.

Defined Contribution A plan where contributions are paid to a pension vehicle, that will provide a capital, increased with investment returns, at retirement.

Directors The Directors of the UPP. The Directors are typically current or retired Unilever pension professionals.

Disability Ceiling The social security ceiling that is applied in Belgium legislation and which is applicable for state benefits in case of illness and incapacity to work.

Equity An equity share is a part of a company that is sold to investors to raise money to run a business. The return is the dividend paid to shareholders, plus any change in the share price. The price of equities can go down as well as up.

Employer The Company or any of its subsidiary or associated companies that opt to become party to the Plan.

Insurance Company The insurance company that is contracted by the Employer to insure the risk benefits.

International Pension Plan (IPP) The compartment within the Unilever Pension Plan providing your benefits.

Member An employee participating in the Plan.

Minimum Guarantee Based on Belgium regulation a minimum guaranteed return applies to your contributions. This guarantee is provided by the Employer. As long as you are an active participant, this minimum guaranteed return amounts to 1,75% (2024). This percentage may change every year and is published by the Belgium government. When you become a deferred member, the minimum return equals 0% from that moment onwards.

Normal Retirement Age The normal retirement age at which the Participant qualifies for Belgian statutory pension benefits. On 1 January 2024 the Normal Retirement Age is 65. The Normal Retirement Age is 66 for Belgian statutory pension benefits paid as of 1 February 2025 and 67 for Belgian statutory pension benefits paid as of 1 February 2030.

Member website The administration system provided by the plan administrator which allows you to access your Account details online.

Pensionable Salary This is the gross salary that is used for calculating your pension contributions and risk benefits, it is determined once per year on 1 May. Pensionable Salary is calculated as follows:

The monthly salary x 12, increased with the vacation allowance and the 13th month.

If the active participant has opted for another benefit in the framework of the Employer's flexible benefit plan, the 'monthly salary' used to determine the Basic Pensionable Salary is equal to the sum of (i) the actual gross monthly salary and (ii) the part of the value of the gross monthly salary that the employee has used for another benefit in the framework of the Employer's flexible benefit plan.

If you work on a part-time basis, your part-time percentage will be taken into account when calculating the contributions and risk benefits.

Plan Administrator The Plan Administrator is responsible for day-to-day running of the Plan. The Plan Administrator is currently Previnet S.p.A.

Salary Breakpoint The salary limit for the calculation of the state pension of employees, as applicable per 1 January of the year for which contributions are paid.

Target Retirement Age The age you decide your lifecycle will mature at. The earliest date you can retire is set by legislation. You can find your personal earliest retirement date on www.mypension.be.

Total Expense Ratio (TER) A measure of the total costs associated with managing and operating an investment fund such as a mutual fund. These costs consist primarily of management fees and additional expenses such as, legal fees, auditor fees and other operational expenses. The total cost of the fund is divided by the fund's total assets to arrive at a percentage amount, which represents the TER.

Unilever Pension Plan Unilever Pension Plan OFP as constituted by its Articles of Association. The Unilever Pension Plan (UPP) is the legal entity based in Belgium.

Unilever Pension Plan – International Compartment (the Plan) The compartment within the UPP providing your benefits.

PLAN BENEFITS

When joining the **Company**, you are automatically enrolled into the plan. Once per year you will receive an overview of your pension benefits.

If you wish to follow your pension account more closely, it is possible to do so by using the **Member website**. Once your enrolment is finalized, you will be sent individual login details to access your **Account** to see the value of your account and the investment performance. You will also be able to review your investment choices.

PLAN BENEFITS - RETIREMENT

Contribution

The **Defined Contribution** is calculated on your salary per 1 May each year:

Pensionable Salary	Unilever Contribution
Up to Salary Breakpoint (2024 : € 76.396)	3%
Above Salary Breakpoint	11%

Example 1

Marc Dupont, age 35:

€ 3.571 Monthly Gross Salary

14 Months

€ 50.000 Pensionable Salary

Salary Breakpoint 2024	Pensionable Salary	Employer Contribution	Contr. Amount	Contributions
≤ € 76.396	€ 50.000	3%	€ 1.500	
> €76.396	€ -	11%	€ -	
Total	€ 50.000		€ 1.500	total/year
			€ 125	total/month

Your Employer will pay € 125 into the Plan every month.

Example 2

Nadine Peeters, age 43:

€ 5.643 Monthly Gross Salary

14 Months

€ 79.000 Pensionable Salary

Salary Breakpoint 2024	Pensionable Salary	Empl. Contribution	Contr. Amount	Contributions
≤ € 76.396	€ 76.396	3%	€ 2.292	
> € 76.396	€ 2.604	11%	€ 286	
Total	€ 79.000		€ 2.578	total/year
			€ 215	total/month

Your employer will pay € 215 into the plan every month.

Your **Account** balance will accumulate (up or down) in line with your selected investment options. The Plan is a **Defined Contribution** arrangement, and the precise benefit depends on contributions and investment performance. The investment performance is underpinned by a legal **Minimum Guarantee**.

DISABILITY

If you are absent from work because of illness or incapacity, you will continue to participate in the Plan.

DEATH BEFORE RETIREMENT

If you die before your **Normal Retirement Age**, your accumulated **Account**, after deduction of social security and taxes, balance will be paid to your beneficiaries. The total death before retirement benefit is described in the section 'Death in Service'.

LEAVING SERVICE (DEPARTURE)

If you leave Unilever and you are not yet eligible to retire, the following options are available:

1) Keep your Account in the Plan

The default option is that you will become a deferred member in the Plan and your **Account** will continue to be invested in line with your investment options and accordingly will go up (or down) in value.

2) Transfer your Account to a "KB69 structure"

A KB69 structure is a pension provider that distributes the total profits amongst the affiliated participants in proportion to their reserves and which limits the costs according to the rules determined by the structure. Transfer is possible at any time.

3) Transfer your Account to the pension fund of your new employer

A transfer out to your new employer's pension plan is allowed by the Plan at any time.

BENEFIT OPTIONS UPON RETIREMENT

When you retire, the value of your Account, after deduction of social security and taxes, will be transferred to your bank account as a lump sum payment. If you opt for a lifelong pension/annuity, your account balance will be transferred to the bank account of an insurance company.

PLAN BENEFITS – DEATH IN SERVICE

Should you pass away whilst still working for the Company, these risk benefits are provided by the Insurance Company:

Your **Beneficiaries** will receive a death benefit of gross 2,5 times your **Pensionable Salary**. This death benefit is a combination of the **Account** value in the Plan and a supplementary amount to make up to a total of 2,5 times Pensionable Salary. For employees who previously participated in the Allianz DC Plan this account value is included as well.

Additional Orphan's Pension

If you have children at the time of your death, they will receive a yearly benefit of gross 10% of your **Pensionable Salary** (as long as they are younger than 25 years and if they follow full time education during the day).

Additional Lump Sum

Your beneficiaries will receive a gross lump sum amount of 25% of your **Pensionable Salary** with a maximum of € 25.000.

For employees that work part-time these amounts are pro-rated.

PLAN BENEFITS - DISABILITY

In case of disability, contributions to your retirement savings will be continued. In addition, a supplementary income after one month of disability is insured with an external **Insurance company**.

This supplementary income amounts to 10% of Pensionable Salary below the **Disability Ceiling** and 70% above. The Disability Ceiling was € 54.918 per 1 January 2024 and is adjusted annually.

For employees that work part-time these amounts are pro-rated.

The insurance company will always send a document 'Declaration of incapacity to work' to the employee. This must be completed and returned together with a certificate from the social health insurance. In specific cases the Insurance Company sets certain acceptance criteria to be met.

INVESTMENTS

LIFECYCLE CONCEPT

The way your **Account** is invested now and, in the future, will have a significant impact on your future retirement goals. The Lifecycle aims to maximize your **Account**, subject to investment risk, by investing in a mix of assets that are expected to generate a reasonable return over the long-term without a significant loss near your retirement date. To generate an appropriate return, a younger member will be invested in Growth assets (such as **Equities**, property, and high yield bonds) which are expected to generate a higher return, albeit with a higher risk of capital loss in the short term. As the member approaches his or her retirement age, the focus shifts from generating return to wealth preservation and consequently gradually moving to assets where expected return is lower but where the risk of capital loss is also lower.

'DO IT FOR ME' OR 'DO IT FOR ME DIFFERENTLY'

When you join the Plan, you are automatically enrolled in the Default Lifecycle ('Do it for me'):

- 60/40 Growth

You can choose to have a different Lifecycle ('Do it for me differently'):

- 70/30 Growth
- 50/50 Growth

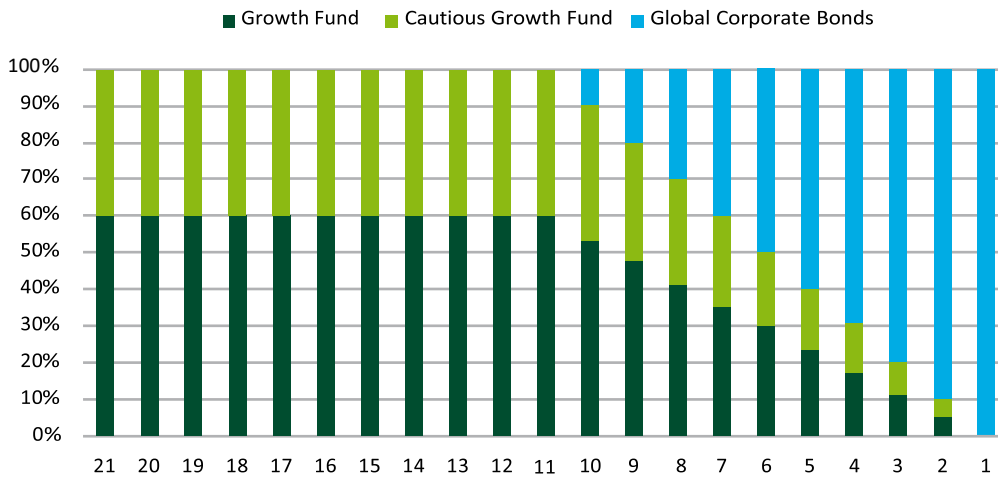
If you want to switch between the Lifecycles, this is possible via the **Member website**. Please bear in mind that it still may take several days for the change to take place and be reflected on the website.

TARGET RETIREMENT AGE

The Lifecycles target a lump sum payment with the **Target Retirement Age** set to 67. However, you can adjust your **Target Retirement Age** to the age that you are eligible to retire according to Belgian regulations. This allows you to align your investment strategy with when you expect to take your benefits. The age you select does not imply that you have to leave or retire at this date, nor does it mean the **Company** has agreed to it.

'DO IT FOR ME' - DEFAULT LIFECYCLE

We will start by looking at the Default Lifecycle Investment strategy – shown below. The Default Lifecycle is also referred to as '60/40 Growth'.

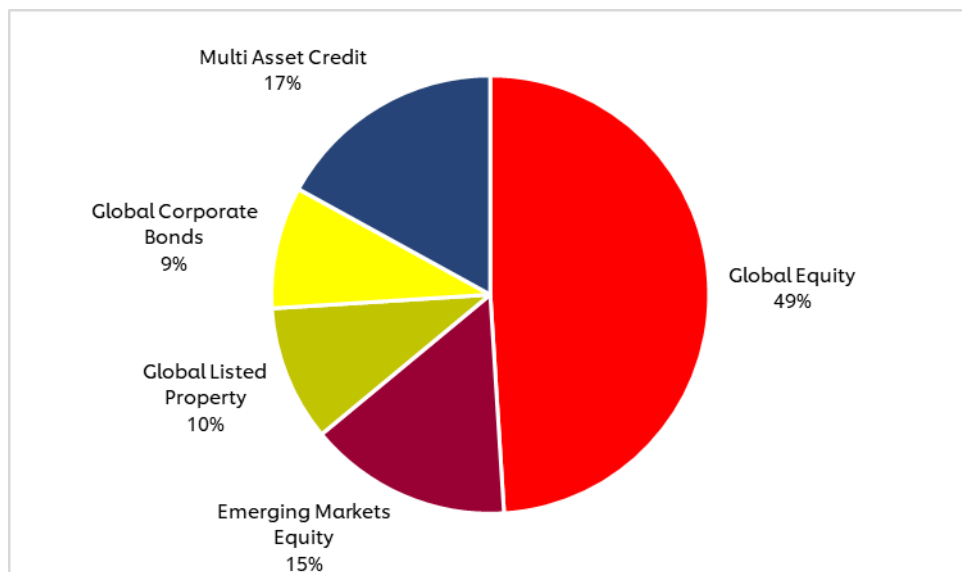


The chart above shows the asset mix as you move near to retirement age. The **Account** is invested in appropriate funds according to age and the number of years to your **Target Retirement Age**. If you are more than 10 years from your **Target Retirement Age**, the Account will be invested in the Growth fund (60%) and Cautious Growth fund (40%). Nearer to your **Target Retirement Age** (10 years), the proportion invested in the Growth fund and Cautious Growth fund will gradually decrease, with more of the Account being progressively allocated to the Global Corporate Bonds fund.

Growth fund

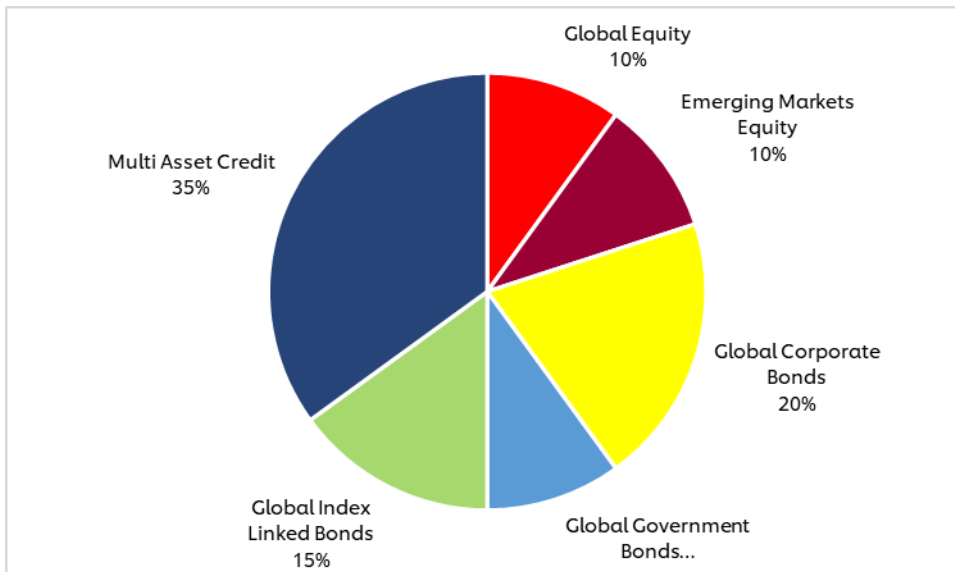
This multi-asset fund aims to achieve a return higher than **Bonds**, over the long-term, by investing the assets in **Equities** and other growth assets. The fund is designed to be less volatile than **Equities** and given the way it is invested, aims to better manage downside risk while retaining a reasonable return.

Over the long-term it is expected to achieve (but not guarantee) a return above price inflation of +4% per annum (net of fees) with lower volatility than **Equities**. An indication of the asset allocation that such a fund may target is outlined:



Cautious Growth fund

This multi-asset fund is primarily comprised of fixed income assets. The fund targets (but not guarantees) a return above price inflation of +2% per annum (net of fees) but at a lower volatility than that of the growth fund. An indication of the asset allocation that such a fund may target is outlined:

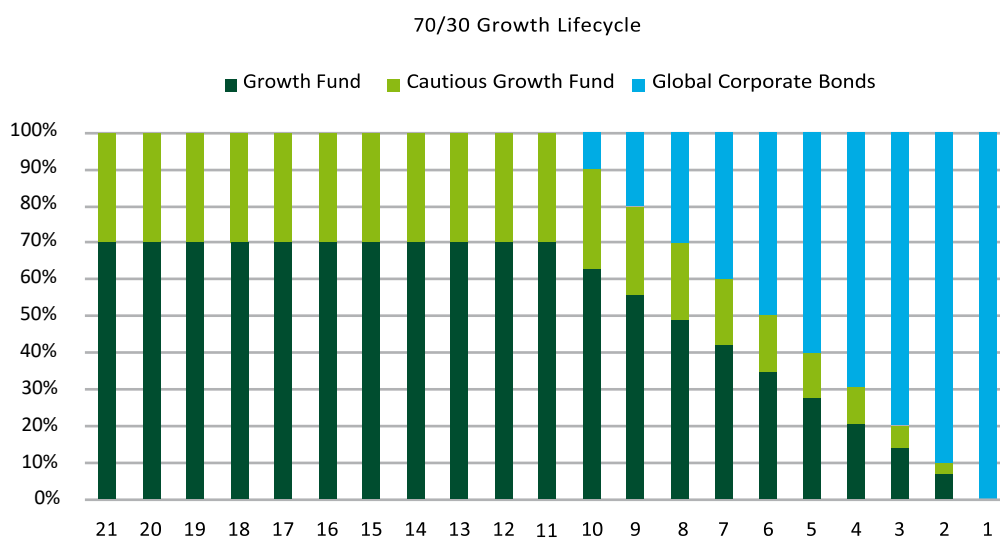


GLOBAL CORPORATE BONDS

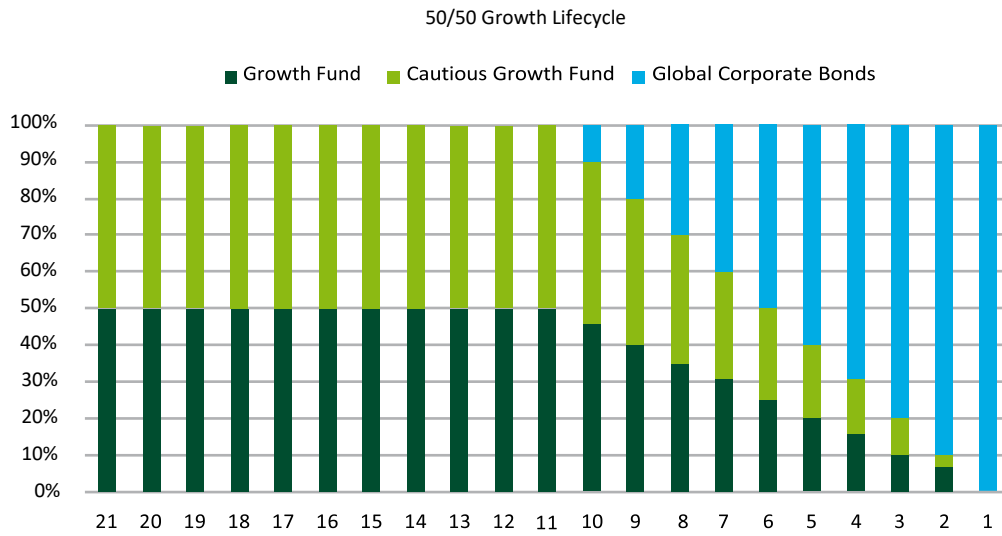
This fund aims to generate a return which limits the downside risk of investing. The fund may invest in long dated government and corporate bonds.

'DO IT FOR ME DIFFERENTLY' - ALTERNATIVE LIFECYCLES

You can also opt to choose a different Lifecycle: 70/30 Growth or 50/50 Growth. These Lifecycles use the same building blocks but in a different ratio as illustrated below.



The 50/50 Growth fund invests 50% in the Growth fund and 50% in the Cautious growth fund. This lifecycle gradually shifts to Global Corporate Bonds as the other funds, starting 10 years before the **Target Retirement Age**.



UNILEVER PENSION PLAN OFFERING – FEES AND PAST PERFORMANCE

The investment managers managing the funds are carefully chosen and regularly reviewed. The process covers both a qualitative review and a quantitative analysis of the investment manager's ability to add value in the future. The **Directors** may change the Plan's investments or investment managers over time and may decide to make other products available to you in the future. **Any material changes will be communicated to you.**

By making use of the economy of scale of global Unilever pension investments, the Unilever Pension Plan can deliver institutional investment opportunities at a low cost. In DC Plans low costs are important to maximize investment returns.

The fees which are applicable to you in the Plan are as follows (fees are as of 1 January 2024 and may change in the future):

Risk Order	Fund name	Total Expense Ratio (TER)* (%)	Currency	Performance at 30 September 2023					
				1 year		3 years p.a.		5 years p.a.	
				Fund	Relative to benchmark	Fund	Relative to benchmark	Fund	Relative to benchmark
1	Global Corporate Bonds	0.28	EURO	1.8%	0.3%	-6.5%	-0.7%	-1.5%	-0.4%
2	Cautious Growth	0.37	EURO	1.4%	-0.7%	-2.2%	-3.0%	-0.1%	-1.8%
3	Growth	0.34	EURO	6.4%	-1.1%	5.3%	-1.7%	4.7%	-1.2%

*The fees include all investment costs including white-labelling and could fluctuate +/-0.05% around this figure as managers, asset sizes and strategies change.

Performance is net of fees. Past performance is no indication of future performance. Please refer to the latest factsheets on the [Member website](#) to see the latest performance figures and fees.

The above fund options are put together as white-labelled funds, meaning there are a number of independent external investment managers managing the assets under the structure of each fund option.

Type of fee	Amount	How fee is charged
Investment fund options	See table above	Fee is already taken into account in unit price of fund
Switch between "do it for me" and "do it for me differently"	No administration charge*	-
Automatic switches in the Default lifecycle	No administration charge*	-
Administration fee from Plan Administrator	0.20% per annum	Fee is deducted in quarterly instalments from your Account

* Whilst there is no administration fee there will be a transaction cost which arises from buying and selling assets.

ENVIRONMENTAL SOCIAL AND GOVERNANCE (ESG)

The **Directors** believe in investing responsibly. This is achieved by looking at both explicit financial factors and environmental, social and governance (ESG) factors, allowing to better assess the value and performance of an investment over the medium to long-term. Responsible investing is about generating a long-term risk adjusted return aligned with the Fund's objectives, whilst at the same time promoting a stable, well-functioning and well governed social, environmental, and economic system on which long-term sustainable returns are dependent.

It is the **Directors'** policy that ESG considerations are taken into account in the selection, retention and realization of investments to the extent that they are relevant in assessing the future prospects of specific investments. Corporate governance activities have been delegated to the investment managers or specialist ESG engagement organizations, with the understanding that they will exercise voting rights in the best long term financial interests of the assets that they manage.

The **Directors** may, from time to time, ask the investment managers or specialist ESG engagement organizations to explain their corporate governance policy and practices, and review voting activities.

Please visit <https://theunileverpensionplan.com> to read the **Plan's** Sustainability Statement and its Statement of Investment of Investment Principles.

OTHER INFORMATION

TECHNICAL DETAILS

The **Unilever Pension Plan** was established originally in Luxembourg on 3rd May 2000 to benefit from pension legislation to accommodate international pension plans. The **Unilever Pension Plan** has a multi-compartment structure whereby each compartment is legally ringfenced. The International Compartment (or "Plan") is operated to provide defined contribution benefits for international employees as well as some local employees based in various EU countries. Since October 2023, the Plan was transferred to the Unilever Belgian pension plan (also called "Unilever Pension Plan") as a new legally ringfenced compartment within the Belgian plan. The legal entity in Belgium is called an OFP (Organization for Financing Pensions). Belgium has similar pensions legislation to Luxembourg to safeguard pension plans and to provide local supervision through the local regulator, the FSMA. It also has a similar governance model whereby the OFP is governed by a Board of Directors of the OFP which constitutes current and former Unilever pensions experts. The Board are overall responsible for the good governance and running of the OFP.

COMMUNICATION

The IPP will meet all information obligations in accordance with the provisions under or pursuant to in line with Belgian pension law (Wet op Aanvullende Pensioenen-Loi sur les Pensions Complémentaires). The IPP will work together with the Belgian Pension Department as much as possible to give you an overview of your pension benefits.

DATA PROTECTION- GDPR

The **Directors** of the **Unilever Pension Plan** OFP (UPP) are required to collect and use personal data in order to administer the plan effectively. In this document, the **Directors** of the UPP are referenced as the "UPP". The UPP is the 'Data Controller' within the meaning of GDPR (the European General Data Protection Regulation) and decide which personal data is processed, the reason for the processing and the way in which the personal data will be processed.

Purpose of processing personal data

The UPP uses the personal data of plan **Members** and **Beneficiaries**, including spouses/partners and children where applicable ('Data Subjects'). In addition, the UPP can process the personal data of any person that the UPP conducts business with such as suppliers and professional advisers.

The personal data processed by the UPP is used to administer the plan effectively, in order to calculate and pay benefits due to its **Members** and **Beneficiaries**. The legal grounds for the processing of the personal data, is the performance of an agreement to which the data subject is a party and the legal and contractual obligation to carry out the processing. This includes but is not limited to pension agreements. If appropriate personal data is not received by the UPP, the plan may be unable to provide some or all of the benefits to which a **Member** is entitled.

In addition, the UPP uses the personal data for:

- maintaining or being able to maintain contacts with those involved;
- informing data subjects about their personal situation, including information about the pension scheme(s) applicable to them, the amount of pension accrual/benefit and the consequences of changes in work or private situation;
- the management of the UPP;
- internal analyses;
- compliance with legal obligations to which the data subject and/or the pension fund are subject.

Personal data used

The personal data on 'Data Subjects' that the UPP uses to administer the plan includes:

Data	Obtained from
Name	Employer
Address and other contact details	Employer/Employee
Date of birth + National Number (INSZ)	Employer/Employee
Gender	Employer/Employee
Marital (or relationship) status	Employer/Employee
Date when marriage/partnership commenced	Employer/ Data subject
Name and birth date partner + children	Employer/ Data subject

Date of any ending of the marriage/partnership	Employer/Employee
Salary and/or salary scale	Employer
Part-time percentage	Employer
Operating company	Employer
Date when joined company	Employer
Date when left company	Employer
Personnel employee ID number	Employer
Bank account details	Employee/ Data subject
Any copies of the proof of identity	Employee/Data subject
Any life certificates	Pension beneficiary
Court orders	Data subject
Benefit Entitlements	The plan

The UPP collects only adequate, relevant and necessary personal data that is needed for the effective administration of the plan. All personal data that the UPP collects, records or uses in any way will be the subject of appropriate safeguards to ensure that the UPP complies with data protection laws. The UPP will ensure that any third parties, who carry out activities on its behalf, have implemented adequate safeguards for the protection of the personal data that the UPP is responsible for.

The UPP records:

- the third parties to whom personal data have been provided;
- the personal data that has been provided to these third parties.

All personal data will be treated confidentially and handled with care. The systems and data bases are protected in order to prevent unauthorised parties from gaining access to the “Data Subjects” personal data. All individuals processing personal data are obliged to keep this data confidential.

Sources of personal data

The data processed by the UPP is provided primarily by the “Data Subjects” themselves. Information may also be provided by **Employers** of plan **Members**, other pension schemes and pension providers, independent financial advisers, local government agencies and any other advisers with whom the UPP communicate in relation to the administration of the plan.



Persons to whom the personal data may be disclosed

The UPP may disclose personal data to third party providers, where required, in order to administer the plan, and to regulatory authorities, insurers and **Employers** of the “Data Subjects”. These third parties may transfer personal data outside the European Economic Area. The UPP has contracts with all third parties confirming that the service providers agree to comply with certain obligations under the data protections laws, primarily in relation to security measures surrounding the data that they process for the UPP.

Retention period

Personal data will be retained as long as the “Data Subjects” can assert any rights with respect to the UPP. In practice, this means that personal data is retained for a period of time in accordance with local legislation for the purpose of administering the plan.

“Data Subjects” rights

All “Data Subjects” have the right to inspect his or her personal data and is entitled to have his or her personal data corrected or deleted. If a “Data Subject” wants to exercise this right or wish to contact the UPP about their personal data, they should submit a written application to the UPP Plan Secretary. This application should be addressed to:

UPP Plan Secretary:
Chris Middleton
Unilever Pension Plan OFP
Industrielaan 9
B-1070 Brussels
Belgium
Email: Chris.Middleton@unilever.com

The UPP is obliged to provide the requested data, within one month of receipt of the request, and will do so free of charge. This period may be extended by two further months where necessary, but the UPP will inform the “Data Subject” of any such extension within one month of receipt of the request, together with the reasons for the delay.

If it turns out that the stakeholder’s personal data is incorrect, incomplete, or irrelevant then he or she is entitled to submit an additional request to have his or her data amended, added to or to have deleted any data that is considered not to be relevant. The UPP will grant this request as soon as possible, if and in so far as checks have shown, that the request is well-founded.

If the “Data Subject” does not agree with the way in which the Directors of the UPP are fulfilling their obligations under the privacy legislation, then the “Data Subject” can submit a complaint to the Data Privacy Officer (DPO) of the UPP:

Mr. Yves Van Hecke
DPO – Unilever Pension Plan
Sint-Michielskaai 9
2000 Antwerpen
Belgium
yvanhecke@me.com or DPO-Pensions.Belgium@unilever.com

If the “Data Subject” does not agree with the opinion of the Data Privacy Officer Directors of the UPP, the “Data Subject” can submit a complaint to:

Data Protection Authority
Drukpersstraat 35
1000 Brussels
Belgium
contact@apd-gba.be

Changes to privacy notice

The UPP reserves the right to amend the privacy notice in the light of changes in legislation or regulations or as the result of case law.

DISCLAIMER

Please keep in mind that:

This booklet describes the Unilever Pension Plan – International Compartment (IPP) and provides an overview of the investment choices it offers. It does not provide investment advice.

The information in this booklet is based on the **Directors'** understanding of tax regulations and legislation in force at the time of publication. If any significant changes occur in the future, you will be advised.

All statements about future investment performance or aims or objectives of any particular investment fund do not guarantee that the performance or aim or objective will be achieved. Where statements about the future performance are based on past experience or performance, there is no guarantee that past experience will be repeated in the future.

To give you a full overview of your Unilever pension benefits, this Booklet also describes risk benefits that Unilever has insured with an insurance company, such as death insurance and disability. No rights can be derived from this Booklet versus UPP with respect to those benefits.

No liability is accepted by the **Directors**, Unilever, or their investment providers for:

- any error or omission in any information provided by or on behalf of any investment provider.
- any delay in investing or disinvesting any amounts contributed or credited to your account, where such delay is caused by circumstances outside the control of, as the case may be, the Directors or Unilever.
- any loss arising from any delay or failure by the Directors to achieve their target for giving effect to any instructions for investing or disinvesting all or any part of your account.

This guide summarizes in broad terms, certain provisions of the policy documents issued by the investment providers to the **Directors**. The guide confers no rights to benefits under the IPP documentation.

Full details of the Plan are contained in the Plan Rules, a copy of which can be obtained from the **Member website**. **In the event of any contradiction between this document and the Plan Rules, the Plan Rules will apply.**

PLAN CONTACTS

If you have any questions about the plan benefits or your latest account statement, please contact the Belgian Pension Department.

Belgium Pension Department

Email: pensions.belgium@unilever.com

T: Sonja Van Cauter + 32 (0) 2 333 62 28

T: Sylvianne Loones + 32 (0) 2 333 65 56

If you have any questions about how to use the website, please contact the Plan administrator.

UPP Plan Administrator:

Previnet S.p.A.

Via E. Forlanini 24

31022 Preganziol (TV)

Italy

Email: UNILEVERplans.helpdesk@previnet.it

Member website: <https://webint.previnet.it/skyway-unilever>

If you have any questions related to your username or password, you will be able to reset your password or to receive your username via the online portal:

<https://webint.previnet.it/skyway-unilever>

UPP Plan Secretary:

Chris Middleton

Unilever Pension Plan OFP

Industrielaan 9

B-1070 Brussels

Belgium

Email: Chris.Middleton@unilever.com