



What happens to your DC Section savings if you leave Roche UK before retirement?

If you're a member of the Roche Pension Fund, there are a number of things you'll need to consider if you stop working for Roche in the UK. This factsheet gives you an overview of your options to help you through that process.

Leaving Roche UK

People & Culture will inform Fidelity International (the DC Section administrator) of your leaving date.

You'll become a deferred member of the Fund, with the following options:

- Leave your pension account invested in the Fund. You won't be able to pay any more money into it, but you'll still be able to change how your pension account is invested through PlanViewer. If you've not done so already, registering for PlanViewer is easy. If you'd like some help, you can call Fidelity on 0800 3 68 68 68.
- Transfer the money in your account to another retirement scheme of your choice (for example, either a personal pension or one provided by your new employer). This is something you can do at any point in the future.
- If you're aged 55* or older, you'll be able to access the money in your account, either to take as cash or provide a retirement income. (Please note, this minimum retirement age of 55 is rising to 57 from 6 April 2028.)

Your life cover will end when you leave the Company (that is, the cash lump sum based on salary that's payable to Roche employees on their death in service). However, any money in your account will be paid out to your beneficiaries on your death.

Keep in touch

Fidelity will write to you within six weeks of you leaving the Company.

It's important to let Fidelity know if you change address in the future so they can always get in touch with you about your pension. It's easy to update your address on PlanViewer or you can ring them on **0800 3 68 68 68.**

Approaching retirement

As you approach retirement, Fidelity will send you more information about your options and the decisions you have to make. They'll contact you five years, two years and then six months before the Fund's normal retirement age (or your selected retirement age, if you've chosen something different).

Things to consider when leaving Roche in the UK

If you're leaving the Company, there are number of things you should consider depending on your employment status.

New employer

If your new employer offers a retirement savings or pension plan, you may wish to join that. They may have to automatically enrol you into a workplace pension if you meet certain criteria. Not all workplace pension plans allow transfers. If you'd like to consolidate your retirement savings, you should check with your new pension plan.

Not working

Even if you're not working, you can still pay up to £3,600 a year into a personal pension and receive tax relief. You can pay in more, but you won't benefit from tax relief on any amount above this.

State Pension

You should contact the Department for Work and Pensions (DWP) to find out how much pension you're likely to receive from the State. You can do this in a number of ways:

- Visit the DWP website www.gov.uk/check-state-pension and use the online form
- > Call the Future Pension Service on **0800 731 0175** (Monday to Friday, 8am to 6pm)
- Wolverhampton WV98 1LU.

Pension scams

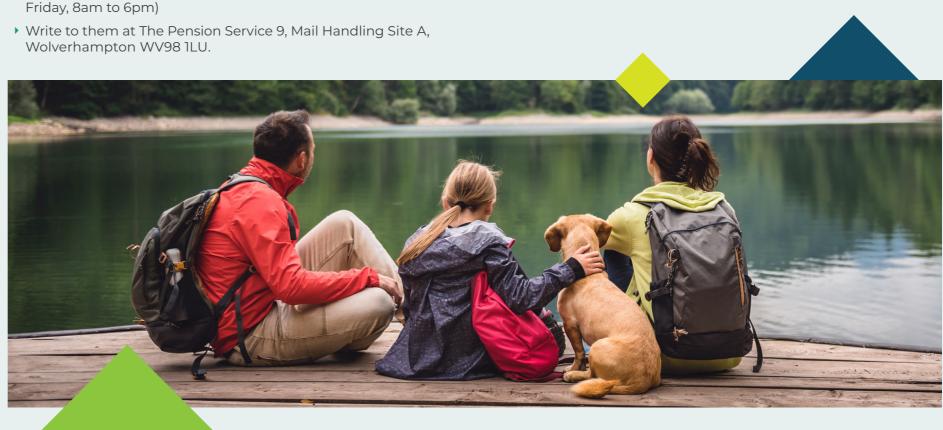
your retirement savings.

How much is in my account?

Even as a deferred member, you can visit PlanViewer to check on the status of your DC account. As well as finding out what your retirement savings may be worth, you can also use the service to switch investment funds, change your selected retirement date and update your personal details.

When can I take my money?

*Some members have a protected retirement age that allows them to take their Fund benefits earlier than 55, subject to meeting certain conditions.





Beware of any unsolicited calls, texts or emails, especially if they mention things like 'early access', 'loans', 'loopholes' or 'one-off deals' - if it sounds too good to be true, it probably is. Unscrupulous companies and individuals are targeting members of pension schemes and you could stand to lose

The earliest you can draw your pension is age 55*. This minimum normal retirement age is set by the Government and will be changing to age 57 from 6 April 2028.