

Welcome to the
Defined Contribution section

Here's how it works

📍 1 Bayley Street
London
WC1B 3HB

☎ 0800 090 2267
+44 (0)20 7636 8111
Mon–Fri, 9am–5pm
(excluding bank holidays)

✉ DCPensionAdmin@abfoods.com

🌐 abfpensions.com



What's inside?



Your DC pension, at a glance – page 3

Here's a quick overview of how your pension works, including the benefits of being a member

Paying in – page 4

Find out how contributions work, how to pay more (or less) and your options for transferring in other pensions

Tax and your pension – page 6

An essential look at pension tax relief and its limits

Your investment options – page 8

Explore how investing works, and your options for making changes to the way your pension is invested

Taking your pension – page 10

Here we summarise when and how you can take your DC pension as well as some things to think about first

Ill health and life cover – page 12

What could happen to your pension if you were to die or you become too ill to work

Looking after your pension – page 13

We explain how you can keep track of your pension, get help when you need it, as well as some important legal information you need to be aware of



There's more to explore

We've created this short guide to take you through some of the key things to know about your pension, but it won't cover everything.

Go to page 13 for details of where you can find out more.



We'd love to hear your thoughts

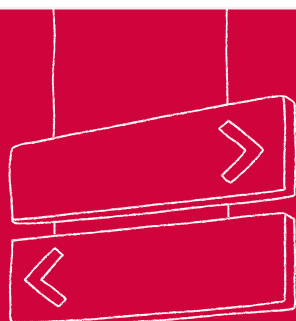
Did you find this guide helpful, or do you have a suggestion for what we can do to make it better?

Reach out and let us know using the contact details on the front cover.

New DC member actions summary

This list summarises all the actions you may wish to take now you're a member of the DC section.

- **Make sure you're comfortable with how much you're paying (page 5)**
Do you want to pay more or less towards your DC pension?
- **Tell us if you're subject to the Money Purchase Annual Allowance (page 7)**
We need to be told if this special limit applies to your DC savings.
- **Review your investment choices (page 9)**
Are you happy with the default option or do you want to do something different?
- **Tell us who you'd like to receive pension death benefits (page 12)**
If you were to die, certain benefits may be payable to your beneficiaries.



Your DC pension, at a glance

A quick overview of how your pension works, the benefits of the DC section and your membership choices.



Your DC pension works like this

1 You pay into your pension account

- You contribute a set percentage of your salary
- You get tax relief on your contributions within the usual limits

2 The Company also pays into your pension account

- The Company matches your contributions up to a maximum of 10%
- So, you benefit from free employer contributions towards your pension

3 Your pension account is invested

- Investments help the money in your account grow over time
- You choose how you want your money invested

4 You decide how and when to take your pension account

- You choose when to take your account, currently from age 55, rising to 57 from April 2028
- You choose how you want to use your account from a range of options

Benefits of being in the DC section

- Free employer contributions matched up to 10%
- The flexibility to change how much you're paying – save more or less, it's up to you!
- Tax relief on contributions (subject to government limits)
- Access to your account online, so you can keep track of how your savings are growing
- The option to transfer in pensions held outside of ABF
- Free life cover included in your membership (non-Primark employees only)
- Ill health cover for every member at no additional cost
- A wide range of investment options to choose from
- Choose from a range of options on how you want to use your pension account

Other benefits you may qualify for

Following the closure of the DB section to future accrual, you were moved to the DC section and became an 'alternative DC member'. This means, if you qualify, you may also receive some additional benefits while you continue to pay into the DC section:

- **Cash supplements for ABF main section members**
As DC contributions are worked out differently, if you qualify, your employer will pay you a cash supplement to help make up the difference to your take home pay.
- **Top-up payments for qualifying members**
Certain members may receive top-up payments into their DC account. We'll first need to check if you qualify based on your final DB figures and projected DC pension build up. If you do, we'll write to you separately about this and set out anything important you need to know.

Can I stop paying in if I want to?

You can choose to opt out of paying in at any time, even if you're still working for the Company.

If you stop paying in, you'll miss out on the benefits of being a member. This includes life cover (non-Primark employees), ill health cover and any other benefits you may qualify for.

If you opt out and you're under State Pension age, your employer may be required by law to bring you back into the Scheme every so often under 'automatic enrolment' regulations.

Paying in

Each month both you and the Company will pay towards your pension account. The aim is to help build up savings for retirement.

Here's how contributions work and your options for changing how much you pay.



Why contributions matter

Your DB pension is worked out using a set formula based on your final salary and how long you have paid in, although contributions are still important for funding your benefits.

In the DC section, the amount of money you will have in your DC pension account at retirement will depend on:

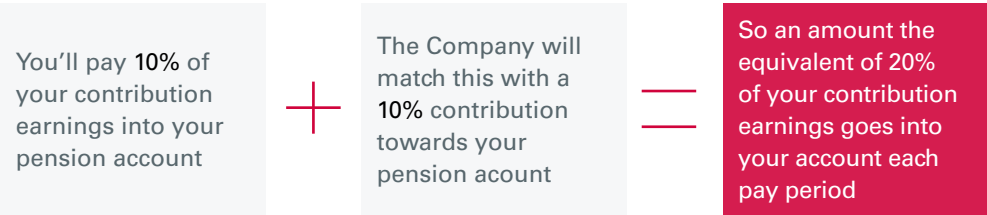
- how much money is paid into your account
- how your investments perform
- any charges that apply
- how you choose to use your pension when you retire

Contributions are therefore very important as the amount paid in will affect how much you have when you take your pension.

How contributions work

At ABF, the Company matches your contributions by up to 10% of your contribution earnings*.

If you're a main section DB member:



Let's say you're a monthly paid employee paying 10% and earning £30,000 a year.

You would be paying £250 each month, so the Company would also pay £250, meaning £500 would be invested in your pension account each month.



*Contribution earnings = the part of your salary you pay pension contributions on – it may be different to your total salary (see our website for more details).

Check with your employer if you have any questions about what part of your salary you pay contributions on.



You'll normally receive tax relief on your pension contributions within the government limits.

See page 6 for more details.

Good to know

In the UK, employers must contribute a minimum of the equivalent of 3% of your qualifying earnings towards their employee's pensions under automatic enrolment regulations.

ABF pays up to 10% of contribution earnings towards your pension, which is more than three times as much.

That makes your pension a valuable part of your pay and rewards package.

Reduced accrual members

If you were a reduced accrual member in the DB section, you will pay 7% and the Company will also pay 7%.

If you want to save more towards your DC pension account, you can choose to increase your contributions up to 10% and the Company will match them.

Paying less

In the DC section, you can reduce your contributions to as little as 4% of your pensionable pay and still enjoy the benefits of being a member, including ill health and life cover (for non-Primark employees), plus Company-matched contributions – meaning 8% goes into your pension.

AVCs and saving more

If you're already paying 10% in contributions and want to save even more towards your retirement, you can do so by making Additional Voluntary Contributions (AVCs).

Your employer won't pay towards your AVCs, but you will still be able to receive tax relief on contributions within the usual government limits (see page 7).

If you were paying AVCs when you moved to the DC section, these will continue at the same rate unless you have told your payroll otherwise. From 1 October 2026, these will be paid directly into your DC pension account. Your AVCs will be invested the same as your DB AVCs unless you've told us otherwise.

The AVC fund built up prior to 1 October 2026 remains linked to your DB benefits. You can continue to manage the investments for these and benefit from any investment return. You can continue to keep track of your DB AVC fund through your online account.



Happy with how much you're paying?

Great – now it's time to consider how you want your pension account invested.

Go to page 8 to get started.



Keen to make changes to your contributions?

Check with your payroll team for their cut-off date so you don't miss the deadline to submit your form!



Find out how much you can pay at:

www.abfpensions.com/dc/contribution-rates



How to change what you're paying

- Download a contribution change form from our website at: www.abfpensions.com/dc/contribution-change-forms
- Complete it in full, making sure you sign and date the form
- Send the form to your payroll team
- They will action your request as soon as they can and let us know your new rates

Transferring in other pensions

If you've paid into another pension, perhaps while working in a previous job, you may be able to transfer it into your DC pension account.

To find out what you need to think about before you decide and how to get started, visit www.abfpensions.com/dc/transferin

You won't be able to transfer in your DB pension or your DB AVC fund. This is because the Scheme doesn't allow transfers between different sections.



Tax and your pension

Saving for retirement by paying into a pension can be tax efficient, but there are limits to this which you need to be aware of.

Tax relief on contributions

You will usually pay into the DC section through a 'net pay arrangement'.

Under this arrangement, your pension contributions are taken from your pay before Income Tax is calculated and applied.

This is known as tax relief.

It means you can benefit from making tax efficient savings while potentially paying less tax overall.

What does this mean for you?

If you're a basic rate taxpayer, you pay 20% on any earnings above your personal allowance.

That means for every £100 you pay into your pension, you could save £20 in income tax.

If you're a higher rate taxpayer, you pay 40% on any earnings above your personal allowance.

That means for every £100 you pay into your pension, you could save £40 in income tax.

Salary sacrifice

While you benefit from Income Tax relief on contributions, you will still pay National Insurance on your pension contributions.

Some ABF employers offer a different way to pay towards your pension called 'salary sacrifice'.

If your employer offers salary sacrifice, you could save on National Insurance contributions as well as income tax, depending on your circumstances.

Your employer will let you know if salary sacrifice is available to you, and, if so, explain how it works.



Remember: these are just examples of how much you could save. We've included them to help you understand how tax relief works.

Your actual tax saving will depend on your earnings, the rate of Income Tax you pay and your individual circumstances.



You don't have to tell HMRC that you're getting this tax relief or declare it on your self assessment tax return if you complete one.

Tax relief is applied automatically when your contributions are taken from your salary and HMRC is notified.



You can find out more about income tax rates by visiting:

www.gov.uk/income-tax

Limits on tax relief: Annual allowance

The annual allowance is the limit the government sets on how much you can save towards all your pensions each year. If you go over the limit, you may need to pay a tax charge.

Most people won't be affected by this, but it's important to be aware of it in case you are.

How much is it?

The standard allowance for the 2026/27 tax year is £60,000, but there are some circumstances when it could be lower.

When might it be lower?

- **You have a high income** – If your 'threshold income' is more than £200,000 and your 'adjusted income' is more than £260,000, your annual allowance could be tapered (reduced). Find out more on our website.
- **You have accessed certain benefits from a DC pension** – If you've taken a flexible income or a taxable lump sum from a DC pension scheme, you will be subject to the Money Purchase Annual Allowance (MPAA). This means your DC annual allowance will be restricted to £10,000.

What counts towards the annual allowance?

The annual allowance is measured differently for DC and DB pensions.

- For DC, it is the total contributions (including AVCs) made by you and your employer into your account as well as any top-up payment(s) you might receive.
- For DB, it is the amount your pension has increased by over the tax year; there is a special calculation to work this out.

If I exceed the limit, will I have to pay a tax charge?

Not necessarily. Unless you are subject to the MPAA, you will usually be able to carry forward any unused annual allowance from previous years. That means you could have enough 'carry forward' to cover the excess and therefore won't need to pay a tax charge.



Are you subject to the Money Purchase Annual Allowance?

If so, you must contact us to let us know. If you become subject to the MPAA while paying into the Scheme, you must provide us with a copy of your flexible access statement within 91 days.

Find out more

Working out if you have exceeded the annual allowance can be complicated. If you think you could be affected, we recommend you seek help from a regulated financial adviser.

For further information on annual allowance and the other tax limits that apply to pensions, visit our website: www.abfpensions.com/dc/tax-limits

Will you tell me if I have to pay a tax charge?

We'll send you a pension savings statement setting out your annual allowance usage if:

- The amount paid towards your ABF pension in a given tax year exceeds the standard annual allowance
- You've told us you are subject to the MPAA
- You've contacted us to request one

But it's up to you to:

- Check your personal annual allowance
- Work out if you have exceeded it
- Work out and pay any tax charge due

For the 2026/27 tax year, you will have pension savings in both the DB and the DC sections of the Scheme that count towards the annual allowance. We will look at both of these when working out how much annual allowance you have used in the Scheme.

Note, your annual allowance savings in the DB section could be £0, depending on your circumstances.



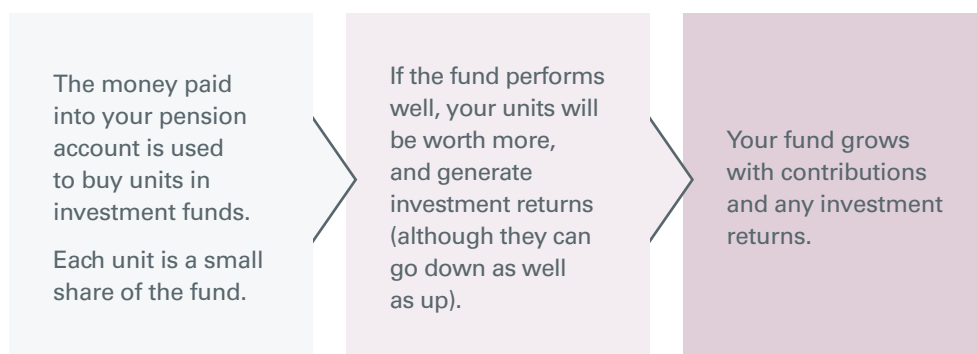
Your investment options

Your pension is invested to help it grow over time and keep up with inflation. How your pension is invested is important, as it can affect how much you have when you retire.

ABF offers a default investment option, as well as a range of other options to choose from, giving you more control over how your pension account is invested. Here's what you need to know.



How investment works



Charges and fees

All investment funds have charges, which reduce the returns you receive.

TDFs have low charges, while other funds have different charges depending on how they are managed.

You can find details of the charges on our website and in the individual fund factsheets.



There are no charges for transferring your pension out of the Scheme or switching between funds.



Don't want to retire at age 65?

You don't have to choose a Target Date Fund linked to age 65. You can move to a TDF linked to an earlier or later retirement age, depending on your plans, if you wish to.

Target Date Funds (TDFs) – our default investment option

When you first join the DC section, your pension account will be invested in our default option – a Target Date Fund linked to an expected retirement age of 65.

These funds automatically change how your money is invested as you get closer to retirement.

- **When you're younger** – Your pension is invested in a mix of investments that aim to grow your pension over the long term, including higher-risk investments such as company shares.
- **As you get closer to age 65** – Your investments gradually move towards a different mix, including investments such as bonds, with the aim of providing greater stability as you approach retirement.
- This approach may suit you if you want your investments to change automatically as you approach retirement, without having to manage these changes yourself.
- It might not be right for you if you don't think this strategy suits your needs or if you prefer to manage your own investments.

More information about how TDFs work can be found on our website:
www.abfpensions.com/dc/tdfs



Your other investment options

The Scheme also offers a range of self-select funds, each with different features and levels of risk, giving you the freedom to build your own personalised investment strategy based on your preferences, values and future plans: www.abfpensions.com/dc/self-select

Investment Q&As

Do I have to change my investment options?

No. If you are happy with our default investment option, you don't have to switch.

We recommend you review your retirement choice from time to time to make sure it's still right for you.

Is investing risky?

All investments carry risks, including those seen generally as 'lower-risk'. Investing can help your pension grow over the long term, but growth isn't guaranteed and there is always a chance that you could get back less than you put in.

We offer a wide range of options that allow you to align your investments with the level of risk you feel comfortable with.

If I want to change my investments, do I have to change how both past and future contributions are invested?

You can choose to:

- change how the pension account you've already built up is invested
- change how your future contributions are invested
- change both how the pension account you have already built up is invested and how your future contributions are invested

The choice is yours and our form accommodates all of these scenarios.

Is there a limit to how many funds I can invest in?

No. You can choose to invest in as many or as few of the available funds as you wish. You can just let us know what percentage of your existing savings or future contributions you want invested in each one.

How can I find out how the funds have performed in the past?

Read the individual fund factsheets for an overview of past performance. You may also wish to read the Chair's Statement for further information. But remember, past performance doesn't guarantee future performance.

How do I check how my investments are performing?

It's important to review your investments regularly to make sure you're still happy with your choices. You can log in to your online account at any time to check the value of your pension account and monitor your investments.



Visit our website for more information about your investment options, including the fund factsheets detailing key details as well as charges for each fund: www.abfpensions.com/dc/investments



Your question not answered?

Feel free to reach out to us and we'll do our best to assist.



How to make changes to your investments

1. Download an investment instruction form: www.abfpensions.com/dc/investmentform
2. Complete the form in full and return it to us.
3. We'll process your request as soon as possible and write to confirm when the changes have been made.

Need help deciding what option is right for you?

We recommend speaking to a regulated financial adviser.

Visit www.abfpensions.com/dc/advice for more details on finding a financial adviser.

Taking your pension

The best part of having a pension is, of course, taking it!

Here's an overview of your DC pension options and some things you may want to think about when planning for retirement.



When can you take your pension

Normal retirement – The Scheme's normal retirement age is 65 which is why the default investment option is aligned with this age. As you approach 65, we'll send you information about your options for taking your pension, but you don't have to take it then.

Taking it earlier – You can usually start taking your pension from age 55, rising to 57 from April 2028. Unlike your DB pension, your DC pension isn't reduced simply because you're taking it before 65. However, taking it early means it will have less time to grow, so it could mean you don't get as much as you would have done had you left it longer.

Taking it later – You can choose to take your DC pension after age 65. You can also continue working and paying into the Scheme until age 75. This means it will be invested for longer, so it may have more time to grow, but the value could go down as well as up.

Flexible retirement – Subject to certain approvals, you may be able to take your DB pension or DC pension while continuing to work and paying into the Scheme.

What can you do with your pension account

You can choose one or any combination of the below options

Buy a regular income, known as an annuity

There are different types of annuities, with different features and charges. You can take up to 25% of your pension account as a lump sum, usually tax-free, and you can transfer the rest to an insurance provider to buy an annuity.

Transfer out to another provider for flexible options

You could choose to transfer your pension to another arrangement that offers options that are not available through the Scheme. These include taking a series of lump sums over time or taking a flexible income while leaving the rest invested.

Take your pension account as a single cash lump sum

You can take your whole pension account as a lump sum. Usually, up to 25% can be paid tax-free and the rest will be subject to income tax.



Ill health retirement – If you qualify, you may be able to take your pension earlier than age 55 due to ill health.

See page 12 for further details.



If you transfer your pension out of the Scheme, we'll need to carry out certain checks to help protect you from pension scams.

Visit www.abfpensions.com/dc/transfer-conditions for more information about what to expect.



Depending on how you choose to take your DC pension, you could trigger the MPAA, which could limit how much you can save in the future towards your pension.

See page 7 for further information.



Visit our website to find out more about your options at retirement: www.abfpensions.com/dc/retirement

If you have any questions about your options, you're welcome to contact us.



What to think about

There isn't one retirement option that will be right for everyone. What you choose to do will depend on your individual retirement plans and personal circumstances.

Here are a few things you may wish to think about:

When you want to retire

Do you want to stop work and retire completely? Or would you rather retire gradually and slowly release pension income over time?

How much income you might need

Think about your living costs and the income you expect to receive.

Not sure how much you might need in retirement?

Take a look at the Retirement Living Standards for a helpful guide:

www.retirementlivingstandards.org.uk

How you want to use your DC pension

Would you prefer a regular income, a lump sum or more flexibility over when you take your money?

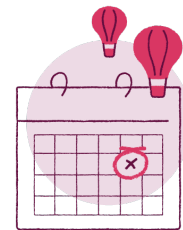
How much tax you might pay

Different ways of taking your pension have different tax implications.

Taking a large taxable amount in one go, for example, could mean paying more income tax. The tax you pay will depend on how you take your pension and your personal circumstances.

Your other pensions and savings

Having both DB and DC benefits gives you more to consider. You could take them at the same time, or you could take them separately.



Do I have to take my pension when I leave the Company?

No. Even if you're over 55, you don't have to take your pension just because you leave the Company.

If you choose not to take it when you leave, your DC pension will remain invested until you decide to take it or transfer it to another pension provider.

However, you may miss out on certain benefits if you leave, such as the top up payment if you are eligible (see page 3)

If you don't take your DB pension when you leave, you would not be able to receive the special terms applying to these benefits, such as the favourable early retirement factors.

Looking at the bigger picture

Your DB and DC pensions may only be part of your retirement income. You may also have other workplace or personal pensions and could be entitled to the State Pension. When you plan for retirement, it's important to consider all your pensions.

The MoneyHelper pension calculator (**www.moneyhelper.org.uk/pension-calculator**) can help you estimate your retirement income, including income from your pensions and the State Pension. You can also change your expected retirement age to see how this could affect your projected income.

Looking at everything together can help you think about when you might want to retire, how much income you may need and how your different pensions could work together.

Want to know how much State Pension you might be entitled to?

Get a State Pension forecast at: **www.gov.uk/check-state-pension**

Pension Wise

Taking your pension is a big decision, so it's important to get the right support.

Pension Wise is a free, impartial, government-backed service from MoneyHelper. It can help you understand your options for taking money from a DC pension, including when you can access it, the different ways you can take your money and how those options are usually taxed.

If you're age 50 or over and have a UK-based DC pension, you can book a free Pension Wise appointment. Some people under 50 may also be eligible in certain circumstances. Guidance is also available online.

MoneyHelper can also provide information on the State Pension, tax, transfers and retirement planning.

Go to **www.moneyhelper.org.uk/pension-wise**



Ill health and life cover

As well as building up your pension, you may have some extra protection while you're paying into the Scheme.



Ill health cover

- If you're unable to do your job due to ill health, you may be able to take your pension account early on the grounds of ill health. Your pension account may also be increased if you are too ill to work in any job.
- An application needs to be supported by your employer and approved by the Trustee based on appropriate medical evidence.

How about my DB pension?

You may also be able to take your DB pension benefits on the grounds of ill health. However, qualifying for ill health under the DC section does not mean you will automatically qualify under the DB Section. Each will be considered separately based on the rules for the relevant section.

Life cover

If you're not a Primark employee, you receive death-in-service cover while you're paying into the Scheme as part of your membership. This means a lump sum of four times your pensionable pay would be payable to your beneficiaries if you die while you're paying in. Your cover began on 1 October 2026, and you do not need to complete a medical declaration.

Life cover only applies while you're paying into the Scheme. If you stop paying in, the cover will no longer apply.

If you work for Primark, you still receive death-in-service cover, but it is provided separately through the Primark Group Life Assurance Plan rather than through the ABF Pension Scheme. You can contact them at Mybenefits@primark.ie if you have any questions about how this works.

What happens to my pension account if I die?

Your DC Pension Account is separate from your life cover. If you die, the value of your Pension Account can be paid as a lump sum death benefit, whether you work for Primark or another ABF employer.

Who receives my pension death benefits?

All death benefits from the Scheme are paid at the discretion of the Trustee, but they will always do their best to fulfil your wishes where possible.

You can tell the Trustee who you would like to receive these benefits by making a death benefit nomination.

Here's some other things to note:

- You can nominate as many people as you want, allocating a percentage for each.
- If you've made a nomination for your DB pension, the Trustee will use this if you haven't made a separate one for your DC pension.
- Your nomination is in respect of death benefits payable from the Scheme only.

Due to data protection, we will not share this information with Primark Group Life Assurance Plan or any other provider. If you are a Primark employee, you may wish to contact them directly about making a nomination.

Have you nominated someone to receive your pension death benefits?

You can make a nomination through your online account
Once logged in, go to 'my account', then 'nominations'.

Or you can go to www.abfpensions.com/dc/death-nomination
Download a DC nomination form
Complete it and return it to us



More information about ill health and death benefits can be found on our website

Looking after your pension

How to manage your pension, further resources & legal information.



Your online account

Your online account – available at www.abfpensions.com – is there to help you keep track of your pension.

You can use your online account to:

- check the value of your pension account
- see the contributions paid in
- keep track of your investments
- view your annual benefit statement
- update your nominated beneficiaries

How we communicate with you

Each year, we'll provide you with an annual statement, giving you an update on your DC pension account. The Scheme's website confirms that your annual statement shows the contributions paid into your pension account, its total value and information about the benefits you could have at retirement.

Your annual statement is usually published to your online account. If you've told us you don't want to receive information from us electronically, we'll send your annual statement by post. Some Scheme publications will still be made available online, such as our annual DC member report, but you can ask us for a printed copy if you'd like one.

Need help with your pension?

If you have a question about your pension, or you need help logging into your online account, please contact us using the details on the front cover of this booklet.

Please have your member ID number to hand when contacting us. Once logged into your DC online account, you can find your new DC member number in the top right-hand corner.

You can find your DB member number on any correspondence you've received from us about your DB pension. You may also have a different member ID number if you paid into a DB AVC account.

Don't worry if you're not sure which number to give or you can't find them all. If you have just one of these numbers to hand, and we'll still be able to find your details and assist you.

Help with pension decisions

Your pension is likely to be one of your most valuable assets, so it's important to think carefully before making decisions that could affect it.

You're welcome to contact us if you have any questions about your pension, but we can't give advice or tell you what action to take. For details of the services you can use if you need any further guidance or advice, as well as information about finding a financial adviser, visit our Help and advice page: www.abfpensions.com/dc/advice.



Make sure you tell us your personal email address.

That way if you stop working for the Company, you'll still be able to log in and keep track of your pension.



Find out more

Our website has lots more information about the Scheme and your benefits, including investments, retirement, tax, forms and useful documents.

You can also log in to your secure online account to keep track of your DC pension account.

If you'd prefer a printed copy of any Scheme information or documents that are available to members, please contact us.

Legal information

Like all pension schemes, there is some important information we need to tell you for legal reasons.

How the Scheme is run

The Associated British Foods Pension Scheme is an employer-sponsored pension scheme registered for tax purposes.

The Scheme is run by Associated British Foods Pension Trustees Limited (the Trustee), governed by a Trust Deed and Scheme Rules. These are the legal documents that set out how the Scheme works and the benefits payable to members. The rules may change from time to time. If a change affects you, we will write to you to make you aware.

You can read more on our website where you can download copies of key governance documents such as the DC Chair's Statement, the Annual Reports and Accounts and the Statement of Investment Principles. We can provide you with printed copies of these documents on request.

How the Scheme manages your data

Your personal data, and information you provide about your relatives, dependants and nominated beneficiaries, is processed by Associated British Foods Pension Trustees Limited as a data controller in relation to the Scheme.

Our privacy notice explains how we use and protect your personal information and your rights; this includes your right to object in certain circumstances and complain. You can read the Scheme's full privacy notice on our website at www.abfpensions.com/privacy-notice. You can also request a printed copy if you would like one.

If you give us personal information about a relative, dependant or nominated beneficiary, you must also make this privacy notice available to them.

Complaints about pensions

If you're unhappy with something, please contact us first. We'll always try to work with you to resolve it and put things right.

If we can't resolve it informally, you can choose to make a formal complaint. We'll explain what you need to do and provide the information you need when you contact us.

There are also independent organisations that can help with pension issues:

- **The Pensions Ombudsman** – deals with complaints and disputes concerning workplace and personal pension schemes: www.pensions-ombudsman.org.uk
- **The Pensions Regulator** – regulates workplace pension schemes and works to protect pension savers: www.thepensionsregulator.gov.uk
- **MoneyHelper** – provides free, impartial guidance on pensions and money: www.moneyhelper.org.uk



Disclaimer

This is provided for your information only. It does not confer any contractual or statutory rights. While we make every effort to ensure the information provided is correct to the best of our knowledge, in the event of a discrepancy, the Scheme Rules and relevant legislation will apply.

Need help?



We're here to help you find the support and information you need.



www.abfpensions.com



DCPensionAdmin@abfoods.com



0800 090 2267 or +44(0)20 7636 8111

Monday–Friday, 9am–5pm, excluding bank holidays.

**Associated
British Foods** | Pension
Scheme