



ZPen: Important notes about your pension

1. This year's increase rate

The annual increase for your Zurich pension:

- AD tier pension (earned before April 2007) is 3.8%.
- ZPensionBuilder pension (earned after 31 March 2007) is 3.8%.

The increase is the maximum permitted in the scheme rules.

If your pension started in the last 12 months you will get a proportionate increase.

2. Other important information

If you have any queries about your pension benefits in the Zurich scheme or tax, please contact the Zurich team by email zurichteam@broadstone.co.uk or call on 0800 232 1915 (select option 1 for pensioners). For WPA (Formerly BUPA) queries please call the HR Services (People Team) helpline on 0800 302 9056 (select option 3 for the People Hub).