

## Summary communication plan: Transition to Forward 2.0

This summary explains how Forward will inform you as a participant about the transition to the new pension scheme as of 1 January 2027. Detailed information, such as the content of the new scheme and how the allocation of assets will take place, can be found in the transition plan and in the implementation plan. Both documents are available on this [dedicated page](#) on the Forward website.

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### Background

The Netherlands has had a new Pension Act (Future Pensions Act, Wtp) since 2023. As a result, Forward must move to a new pension scheme. Unilever and the trade unions have jointly agreed on what the new scheme will look like. Forward will implement the new scheme and will ensure that all participants are informed correctly, clearly and on time.

### Target groups

For communication about the transition, Forward distinguishes three main target groups:

- **active participants** (current employees, approximately 2,400 people)
- **former participants** (left service but not yet retired), approximately 3,400 people
- **pensioners** (including survivors of deceased participants who receive a partner or orphan pension), approximately 480 people.

An important sub-target group consists of employees with a salary above €80,000: regardless of Worklevel, they will have the option to accrue less pension in exchange for a higher salary.

We also distinguish by language preference: Dutch or English. In addition, we consider age, as the impact of the transition differs per age category. Of course, we pay attention to participants who also have a pension with Progress too. (Progress, where pension was accrued until 1 April 2015, will NOT move to a new pension scheme.)

In our communications, we pay extra attention around the transition period to specific groups, such as near-retirees and participants experiencing a life event (such as joining or leaving employment, becoming incapacitated for work, getting married or divorced).

Finally, not unimportant: 73% of our Forward participants now receive our mail digitally. 6% have chosen physical (paper) mail. The remaining participants have not yet indicated a mail preference: in most cases we will approach them on paper.

## Objectives

With all our communication, we aim to ensure that participants are open to information about their own pension, are aware of their expected pension and (where necessary) are prompted to take action.

For the communication about the transition, Forward sets two types of objectives:

- **One focused on knowledge:** participants know what is changing and therefore have realistic expectations about their own situation.
- **One focused on attitude:** participants have confidence that Forward will carry out the transition carefully.

To achieve these objectives, messages are offered in a simple, clear and well-paced manner.

Because we have formulated SMART objectives for ourselves, we can monitor to what extent we are on track to meet them and adjust the communication if necessary. To this end, we regularly conduct various types of small and large surveys, for example through online questionnaires, polls in webinars and website statistics. We also monitor the questions we receive via our Pension Information Line.

## Strategy and channels

Forward's communication strategy consists of three steps:

- **Step 1:** a trigger consisting of engaging and low-threshold communication. This usually does not yet address the subject of "pension" in substance.
- **Step 2:** basic information about pensions. This step should give the participant sufficient information and possibly entice them to take a next step for more depth.
- **Step 3:** more in-depth information. By taking this step, the participant can learn all the ins and outs about a topic.

To implement this strategy, Forward uses, among others, these communication channels:

- personal letters (digital and physical)
- digital newsletter eService, segmented where possible
- webinars
- walk-in sessions and pension consultations
- website and the *Mijn Pensioen* portal

- Specifically for active participants: Unilever channels such as Teams, direct mailings from the employer and screens  
*If possible, we use various channels (multi-channel approach). This is especially feasible for active participants.*

### Three communication phases

- **Phase 1 (up to and including December 2025):** Make participants aware that changes are coming and inform them at a high level about the main changes.
- **Phase 2 (all of 2026):** Activate participants to delve into their personal situation and inform them how the changes are expected to turn out. Participants who have the option to accrue less pension (salary > €80,000) must submit their choice to us on time.
- **Phase 3 (January 2027 through completion of transition, expected mid-2027):** Give participants insight into their pension after the transition and explain differences compared to the expectations outlined in phase 2.

Note: at the end of phase 2 and the beginning of phase 3, there will be a freeze period during which the *Mijn Pensioen* portal (including the pension planner) will not be available. During that period, we will of course remain available via our Pension Information Line: [pensioen.infolijn@unilever.com](mailto:pensioen.infolijn@unilever.com) or +31 (0)10 439 4473.

### Key messages

We have the following messages for all our participants:

- Forward will move to a new pension scheme as of 1 January 2027.
- The pensions accrued with Forward will also move to that new scheme.
- Your pension will no longer be fixed, but will move more in line with (investment) returns.
- The pension for your survivors in the event of your death will change.
- Before the transition, you will receive a (first) personal overview with an estimate of your pension in the new scheme.
- We aim for the pension after the transition to be at least equal to the pension before the transition and possibly even higher.
- After the transition, you will receive a (second) personal overview of your definitive pension (capital) in the new scheme, including an explanation of the differences compared to the first overview.
- For questions, Forward is easily and personally accessible via webinars, consultations/walk-in sessions, e-mail and telephone.

For specific target groups, we additionally have the following messages:

- **Only for active participants and former participants:** you will gain insight into the capital for your pension at Forward. We will also provide an estimate of the pension that is expected to correspond to that at your retirement age.

- **Only for active participants:** provided the financial situation allows, you will receive compensation for the discontinuation of the so-called “average contribution system”.
- **Only for active participants with a salary above €80,000:** you can accrue less pension in exchange for a higher salary. You can adjust that choice every year.
- **Only for participants with a Supplementary Anw Insurance:** the insurance will lapse without value as of 1 January 2027.
- **Only for active participants and former participants:** you can still make choices for your pension, such as the age at which you want your pension to start.
- **Only for pensioners:** you will continue to receive a life-long pension; that pension will no longer be fixed and there will be a solidarity reserve that helps to prevent large fluctuations in your pension.

## Planning

Below you can read what we will do for you in the near future and whether we expect anything from you. (Dates subject to change.)

- **Webinars** In spring 2026, we will organise webinars for all our participants (in Dutch and English) in which we will share more details of the new scheme. There will also be an opportunity to ask general questions.
- **Consultations for personal questions** Before the summer holidays, we will visit the work locations in Amsterdam, Hellendoorn, Rotterdam and Wageningen. Invitations will follow via Teams and e-mail.
- **Are you an active participant and is your salary higher than €80,000 per year?** In October, you will receive a letter from us about the option to pay a lower contribution (and thereby accrue less pension capital in exchange for a higher salary), after which you can submit your choice.
- **First overview with amounts** In the last quarter of 2026, you will receive a comprehensive overview from us with a preview of your pension in the new scheme, including an explanation.
- **Webinars/presentations/walk-in sessions: explanation of the first overview** In November and/or December, separate for the different target groups, both in Dutch and English, online and/or on location.
- **01-01-2027: FORWARD TRANSITIONS TO THE NEW PENSION SCHEME!**
- **Second overview with amounts** In the second quarter of 2027, you will receive a comprehensive overview from us of the pension with which you started in the new scheme on 1 January, including an explanation of the differences compared to the first overview.
- **Are you an active participant or a former participant and want to track how the capital for your pension develops?** In the course of 2027, you will see in *Mijn Pensioen* exactly how much money Forward holds in your personal pension pot. The amount will be updated every month.