



## Guinness Storehouse Pension Plan Report to Members 2015

A winning combination is all about trust, commitment and teamwork. Your Guinness Storehouse Pension Plan is working with you to create a successful future. Read this update on what's been happening in the Guinness Storehouse Pension Plan.

# Chairman's report

Welcome to the 'Report to Members 2015' of the Guinness Storehouse Pension Plan (the "Plan"). This Report provides you with a summary of several important matters: a brief outline of the operation of the Plan, the contributions to the Plan for the year ended 30 June 2014, a report on the performance of the Plan's investment funds, and general pensions news.

It is important to the Trustee that its communications help you to understand the operation of the Plan and keep you up to date with relevant news and information. The key points are summarised below, with further detail and explanation in the subsequent pages.

## 1. Summary of the Plan's annual report

The Plan is established under a trust and is governed by its Trust Deed and Rules. It is a Defined Contribution plan which is a separate legal entity from the Guinness Storehouse and has the approval of the Office of the Revenue Commissioners. The Plan has been registered with the Pensions Authority. Ultimate benefits are determined by the level of contributions paid into the Plan and by the investment returns achieved on them.

## 2. Investment News

This section provides details on the Irish Life funds under management used by the Plan and performance of those funds.

## 3. Pension News

Other pension news is provided on page 15.

I hope that you find this Report interesting and easy to understand. The Trustee welcomes any feedback you may have; please address any comments or questions to the Diageo Pensions Team, whose contact details are shown on the back.

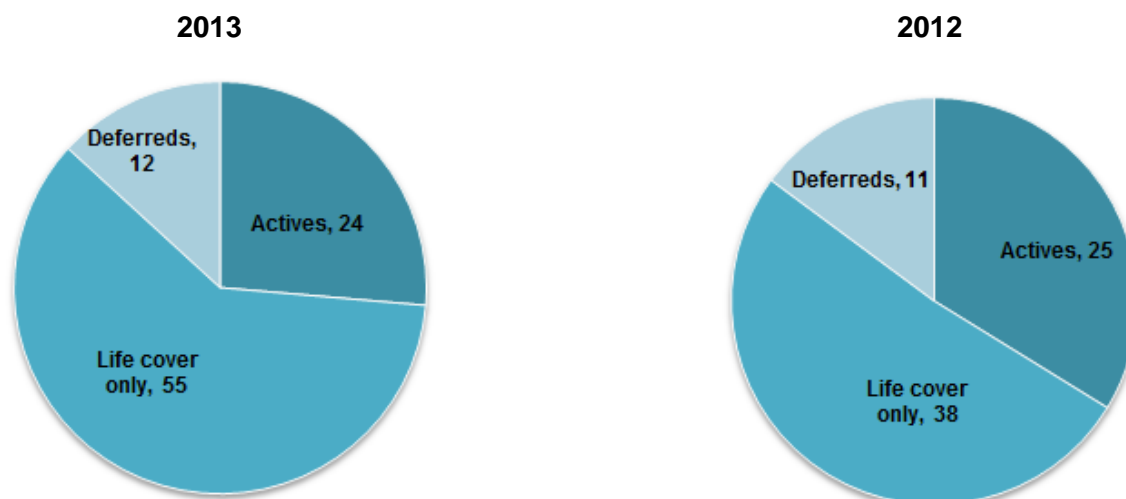
Paul Carty  
Chairman, Guinness Storehouse Ireland Pension Trustees Limited

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## Summary of the Plan's annual report to 30 June 2014

### Scheme Membership

The charts below show the Plan's membership details as at the start of the year of the report, 1 July 2013, compared to the same date the previous year:



- **Active member:** those members who are employed by the Company and for whom contributions are being received.
- **Deferred member:** those members who left the Plan but retain benefits in the Plan until retirement age.
- **Life cover only member:** those members included in the Plan for death in service benefits only.

### Contributions

Active members contribute 3% of their Pensionable Pay (i.e. basic pay plus flexible hours) each month into their personal pension account and the Company pays contributions of 5%.

Contributions paid to the Plan during the year to 30 June 2014 were:

Company	€46,567
Member	€33,911
<b>Total contributions</b>	<b>€80,478</b>

In addition to the above, the Company pays the expenses of the Plan as well as €5,112 to cover the cost of insuring the death benefits payable under the Plan.

**Did you know?** If you are an active member and have completed 2 years of service with the Company, the Company will **match** any additional contributions that you choose to make, up to a maximum additional contribution of 3%. Therefore after 2 years of service you could pay 6% and the Company would pay 8% of Pensionable Pay giving a total amount of 14% going into the your personal pension account.

## Summary of the Plan's annual report to 30 June 2014

**What if I wish to contribute more?** If you are an active member with less than 2 years of service with the Company and wishes to contribute more than 3% or you have than 2 years of service and wish to contribute more than 6%, you can pay Additional Voluntary Contributions (AVCs) into your personal pension account.

The maximum amount of contributions you can make in any one year, for which you will receive tax relief, is dependent on your age and is expressed as a percentage of your gross salary as shown in the following table:

Age	Maximum annual contributions as a % of total gross annual income (i.e. total taxable earnings)
<30	15%
30 – 39	20%
40 – 49	25%
50 – 54	30%
55 – 59	35%
60 and over	40%

*The current maximum gross annual income for tax relief purposes is €115,000. This figure may change in the future, as determined by the Department of Finance. Please note that the above maximum applies to total contributions paid by you. The Company contributions do not count toward the above.*

If you have any queries or wish to pay more contributions into the Plan, please contact the Diageo Pensions Team for the appropriate form.

## Investment News

This section provides details on the Irish Life funds under management used by the Plan and performance of those funds.

### Investment performance and structure

At 30 June 2014, the total value of the funds under management was € 942,518.

The day to day management of the Plan's assets is carried out by Irish Life. However, the Trustee retains full responsibility for selecting the investment options and default strategy for the Plan. These investment decisions are taken in line with advice received from the Trustee's consultants, Towers Watson.

The Trustee's overall objective is to make available a range of investment options which meet the varying investment needs and risk tolerances of Plan members. The returns on the investment funds and the fees charged on the funds under management are reviewed at each Trustee meeting. In addition, the Trustee conducts an annual review of the Plan's processes, using the benchmark for best practice given in the guidelines produced by the Irish Association of Pension Funds.

## Investment News continued

### Funds under management

The Trustee offers the following range of funds, some of which are only available only as part of a strategy:

Approved Retirement Fund *	Pension for Life Fund*
Consensus Fund	Secured Performance Fund
Growth Fund*	Tax Free Cash Fund
Index Global Equity Fund	Transition Fund*

\*available as part of the Lifestyle Strategy only

Further details on various funds can be found on pages 5 to 13. More information about the Lifestyle Strategy can be found on page 13.

Funds are categorised by the level of risk involved. Irish Life rates their funds with a risk rating between 1 and 7, 1 being the lowest volatility and 7 being the highest volatility level.



### Tax Free Cash Fund

Open to future contributions and is part of the Lifestyle Strategy\*\*

This is a low risk fund



*While there will be a low level of volatility in fund returns, there is also only a low potential for gains. It is suitable for investors who are close to retirement or have a low appetite for risk.*

#### Fund description

The Tax Free Cash Fund invests 100% in cash and short-term deposits and aims to give investors a stable and predictable return. This fund can be used to protect the value of member's funds against market movements. For members who are close to retirement it is particularly useful for that element of the fund that will be taken as a tax-free lump sum.

While these funds are intended to be low risk investments, investors should be aware that the funds could fall in value. This could happen if, for example, a bank the fund has a deposit with cannot repay that deposit in full, or if the fund charges are greater than the growth rate of the assets in the fund.

#### Asset allocation at 30 June 2014

The asset distribution of the fund is 100% in cash.

#### Fund facts

Objective	To achieve a reasonable rate of interest with a high degree of security
Investment style	Active
Asset Mix	100% in Cash

**Warning: This fund is not guaranteed and can be negative where growth is less than the fund management fee. In addition, there is the highly unlikely scenario of a bank within the portfolio going insolvent.**

#### Return at 30 June 2014

-0.39% (2013: -0.39%)

#### Annual management charge

0.65% per annum

\*\* (see page 13)

## Secured Performance Fund\*

**Closed** to future contributions since July 2010

This is a low risk fund



### Fund description

The Secured Performance Fund (SPF) was designed to give investors access to a managed fund asset mix but with smoothed investment returns. By not passing full market investment gains onto members it holds a reserve for times of investment loss, thereby providing a smoothed return.

A return is declared annually which reflects the performance of the underlying assets (which are invested in Irish Life's Consensus Fund) and Irish Life's view of future market returns. Once declared the return cannot be withdrawn – it is locked in. There is a guarantee of no negative returns. However, it should be noted that when the performance of the underlying fund is negative, for example as a result of the negative returns experienced during 2008, Irish Life may apply a Market Value Adjustor (MVA) on switches or transfers out of this fund, thereby reducing the amount available. The MVA does not apply in the following circumstances: retirement, death, or transfers out within 9 months of leaving service.

*While there will be a low level of volatility in fund returns, there is also only a low potential for gains. It is suitable for investors who are close to retirement or have a low appetite for risk.*

### Fund facts

Objective	To achieve average market returns over the long term
Investment style	Indexed
Asset Mix	Equities, Property, Bonds, Cash

**Warning: This fund is dependent on Irish Life being able to meet the difference in the promised value and actual value of investments.**

### Return at 30 June 2014

1.23% (2013: 0.13%)

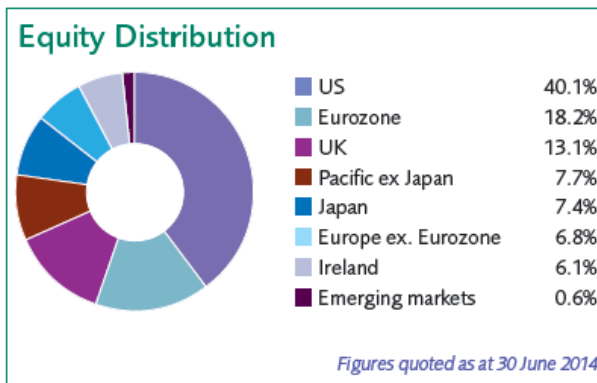
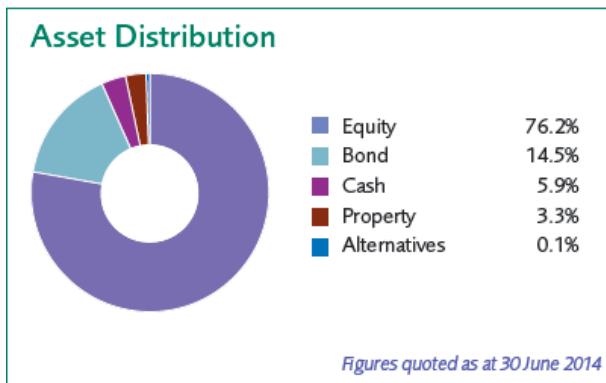
### Annual management charge

1% per annum

### Current MVA

The MVA was as high as 41% in 2009 and 24% in 2010 but is **currently 0%** (as at February 2015). The MVA is reviewed by Irish Life on an on-going basis in line with movements in investment markets and therefore this penalty can rise and fall typically once or twice a month but it could change more frequently if markets are volatile. Since June 2015 the MVA has been zero.

### Asset allocation at 30 June 2014



Source: Irish Life Investment Managers

\* (see page 13)

## Pension for Life Fund\*

Open to future contributions only as part of Lifestyle Strategy\*\*

This is a medium risk fund



*This is a medium risk fund which can have some level of volatility. The potential return from the fund will also be medium. It is suitable for investors who will accept some level of risk.*

### Fund description

This is a passively managed fund, which invests in long dated Eurozone denominated government bonds. These bonds are effectively loans to governments with repayment dates of ten years or more. The fund's objective is to perform in line with the Merrill Lynch EMU Government > 10 year AAA/AA Index.

The fund is designed to closely match the cost of purchasing a pension for life, i.e. an annuity. This fund should broadly follow the long-term changes in annuity prices due to interest rates i.e. if long-term interest rates fall, the value of this fund will increase to roughly compensate for the rise in annuity prices. Long-term interest rates are just one of the main factors that determine the cost of an annuity. However, there will be times when the fund will not track annuity prices closely and no guarantee can be given in relation to such movements.

### Fund facts

Objective	To broadly follow the long-term changes in annuity prices due to interest rates.
Investment style	Indexed
Asset Mix	Bonds

**Warning: This fund is not guaranteed and can be significantly volatile i.e. it can rise and fall significantly over a short space of time.**

### Return at 30 June 2014

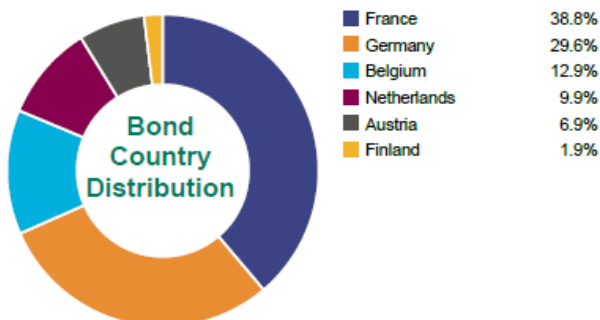
10.54% (2013: 7.76%)

### Annual management charge

0.65% per annum

### Asset allocation at 30 June 2014

The asset distribution of the fund is 100% in AAA/AA rated long dated Eurozone government bonds.



### Bond Portfolio Credit Quality

Rating	Fund
AAA	48.4%
AA1	38.7%
AA2	12.9%

\* / \*\* (see page 13)

## Investment News continued

### Transition Fund\*

Open to future contributions only as part of Lifestyle Strategy\*\*

This is a medium to high risk fund



*This is a medium to high risk fund with expected volatility in the medium to high range. Therefore it may not be suitable for investors who have less than 7 years to retirement.*

#### Fund description

The Transition Fund invests in international equities as well as long dated bonds and cash. It aims in to invest 50% in Equities, 35% in Bonds and 15% in Cash. This is done on an indexed basis.

This fund is suitable for those who will accept some volatility in the investment performance and want reasonable potential for growth.

#### Return at 30 June 2014

11.58% (2013: 9.64%)

#### Annual management charge

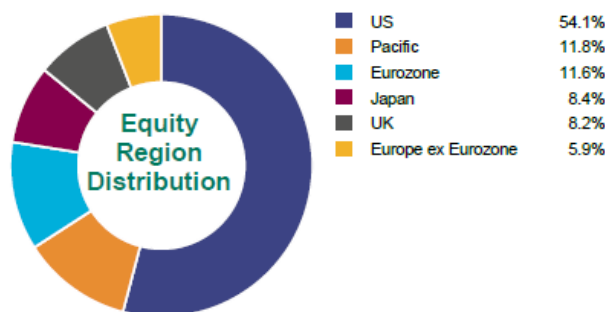
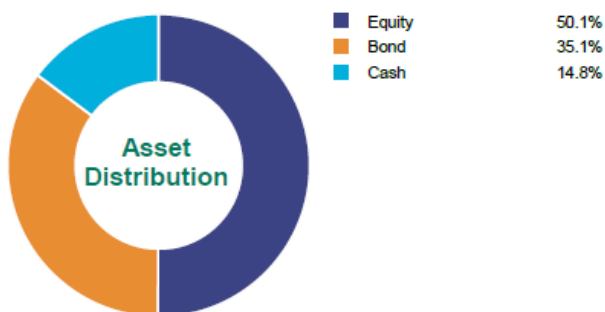
0.65% per annum

#### Fund facts

Objective	To achieve medium to high returns with medium to high volatility in the investment performance
Investment style	Indexed
Asset Mix	Equity, Bonds and Cash

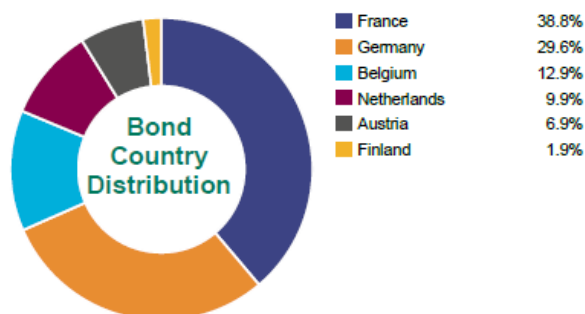
**Warning: This fund is not guaranteed and can be significantly volatile i.e. it can rise and fall significantly over a short space of time.**

#### Asset allocation at 30 June 2014



#### Top Ten Equity Holdings

Stock Name	Fund
APPLE COMPUTER CO COM	1.5%
EXXON MOBIL CORP COM N	1.2%
MICROSOFT CORP COM USD	0.8%
JOHNSON & JOHNSON COM	0.8%
WELLS FARGO & CO COM U	0.8%
GEN ELEC CO COM USD0.0	0.7%
CHEVRON TEXACO COR COM	0.7%
NESTLE SA CHF1(REGD)	0.7%
JP MORGAN CHASE COM US	0.6%
NOVARTIS AG CHF0.50(RE	0.6%



\* / \*\* (see page 13)



## Approved Retirement Fund\*

Open to future contributions only as part of Lifestyle Strategy\*\*

This is a medium to high level risk fund



### Fund description

The ARF Fund (Approved Retirement Fund) invests in long dated bonds as well as international equities and cash. This is done on an indexed basis. This fund is a passively managed fund. The main risk in this fund is that it will fall in value. The fund is designed for the portion of fund used to purchase an ARF policy which is a post retirement investment fund.

### Return at 30 June 2014

8.22% (2013: 8.22%)

### Annual management charge

0.65% per annum

*This is a medium risk fund with expected volatility in the medium to high range. Therefore it may not be suitable for investors who have less than 7 years to retirement.*

### Fund facts

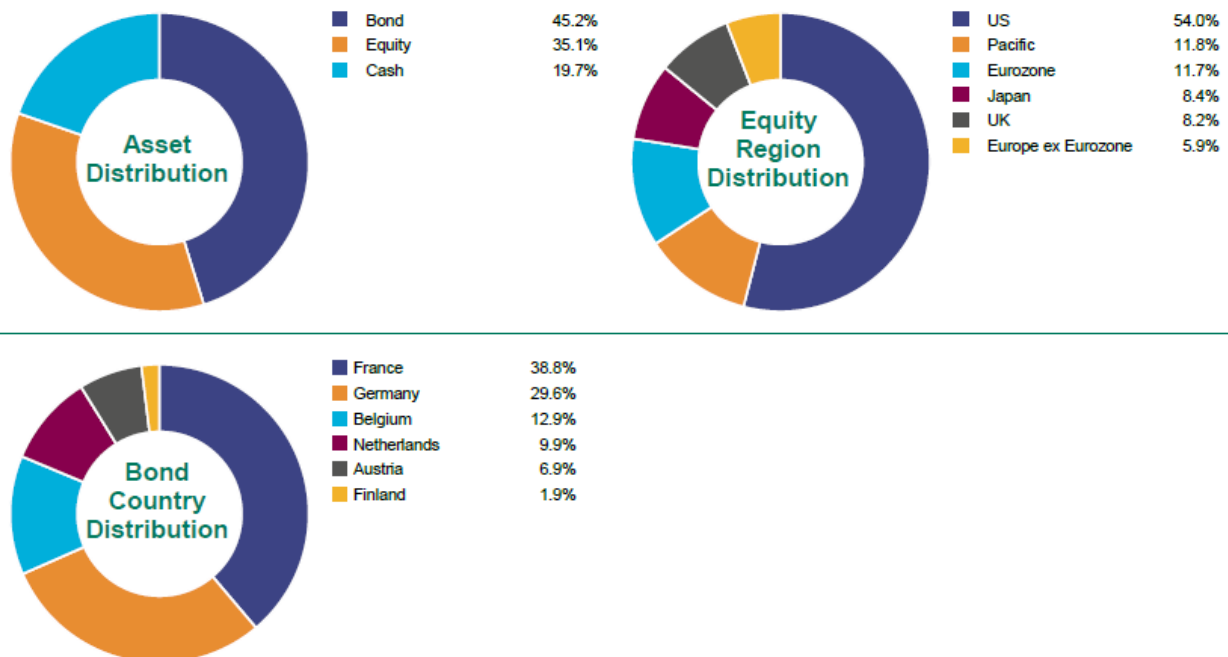
Objective	To achieve reasonable returns growth with some levels of volatility in the investment performance
Investment style	Indexed
Asset Mix	Equities, Bonds and Cash

**Warning: This fund is not guaranteed and can be significantly volatile i.e. it can rise and fall significantly over a short space of time.**

### What is an ARF?

ARFs give you the opportunity to continue to invest your retirement account in a tax-efficient way after you retire, with the added flexibility to withdraw cash as required. With an ARF you manage and control your retirement fund and can invest it in a wide range of different investment funds. You can also make withdrawals, as you need them. You also pay income tax on all withdrawals. You can leave the rest of the fund to your dependants when you die. For further details on ARF policies please refer to the Member's Booklet which you will have received prior to joining the Plan.

## Asset allocation at 30 June 2014



\* / \*\* (see page 13)

## Consensus Fund\*

Open to future contributions

This is a high level risk fund



*This is a high risk fund which can have a high level of volatility. Therefore it may not be suitable for investors who have less than 10 years to retirement. The fund is most suitable for long term investment.*

### Fund description

The fund is a passively managed fund that aims to provide performance that is consistently in line with the average of all managed funds in the Irish marketplace. After adopting the average asset allocation of all the pension funds in the market, the fund then pursues index tracking stock selection. This removes the risks associated with active fund manager decision-making but does not remove the risk the market will fall in value.

It is suited to those investors who want long-term managed fund growth without manager and stock selection risk.

### Fund facts

Objective	To consistently achieve average managed fund performance
Investment style	Indexed
Asset Mix	Equity, Bonds, Property, Cash and Alternatives

**Warning: This fund is not guaranteed and can be significantly volatile, i.e. it can rise and fall significantly over a short space of time.**

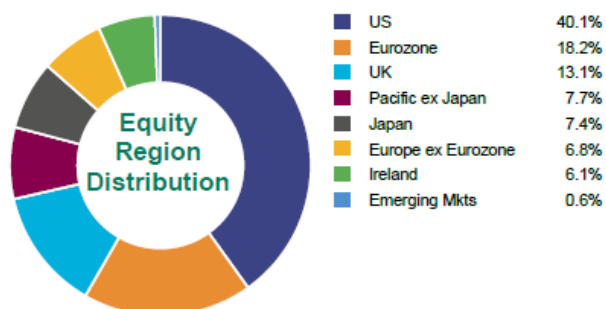
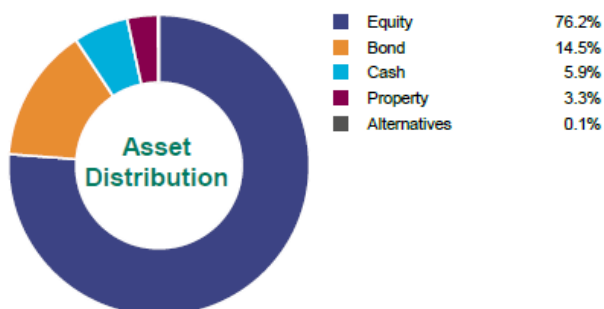
### Return at 30 June 2014

15.37% (2013: 13.31%)

### Annual management charge

0.65% per annum

### Asset allocation at 30 June 2014



### Top Ten Equity Holdings

Stock Name	Fund
CRH ORD EUR0.32(DUBLIN)	1.4%
APPLE COMPUTER CO COM	1.1%
RYANAIR HLDGS ORD EUR0	1.0%
HSBC HLDGS ORD USD0.50	0.9%
KERRY GROUP 'A'ORD EUR	0.9%
EXXON MOBIL CORP COM N	0.9%
NESTLE SA CHF1(REGD)	0.8%
ROYAL DUTCH SHELL 'A'S	0.7%
BP ORD USD0.25	0.7%
NOVARTIS AG CHF0.50(RE	0.7%

### Bond Portfolio Credit Quality

Rating	Fund
AAA	24.9%
AA1	17.4%
AA2	5.6%
AA3	2.3%
A1	2.5%
A2	3.5%
A3	3.4%
BBB1	4.2%
BBB2	34.4%
BBB3	1.9%

\* (see page 13)

## Growth Fund\*

Open to future contributions only as part of Lifestyle Strategy\*\*

This is a high level risk fund



*This is a high risk fund which can have a high level of volatility. Therefore it may not be suitable for investors who have less than 10 years to retirement. The fund is most suitable for long term investment.*

### Fund description

The Growth Fund is predominantly invested in international equities as well as long dated bonds and cash. This is done on an indexed basis. This fund is suitable for those who will accept volatility in the investment performance and who want good potential for growth.

### Fund facts

Objective	To achieve good levels of growth with medium levels of volatility
Investment style	Indexed
Asset Mix	Equity, Bonds and Cash

### Return at 30 June 2014

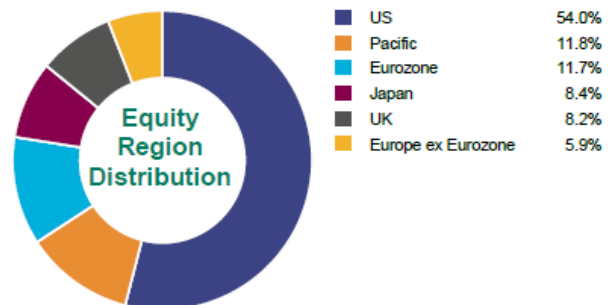
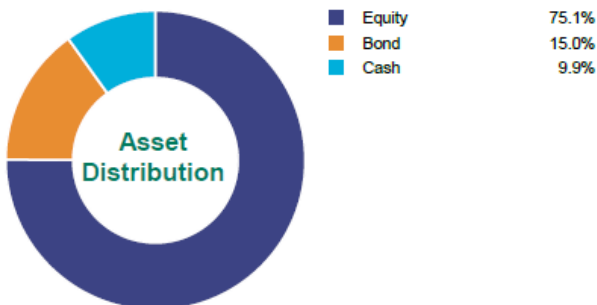
13.65% (2013: 11.81%)

**Warning: This fund is not guaranteed and can be significantly volatile, i.e. it can rise and fall significantly over a short space of time.**

### Annual management charge

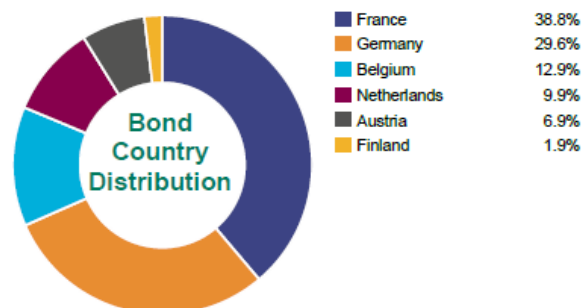
0.65% per annum

### Asset allocation at 30 June 2014



### Top Ten Equity Holdings

Stock Name	Fund
APPLE COMPUTER CO COM	1.5%
EXXON MOBIL CORP COM N	1.2%
MICROSOFT CORP COM USD	0.8%
JOHNSON & JOHNSON COM	0.8%
WELLS FARGO & CO COM U	0.8%
GEN ELEC CO COM USD0.0	0.7%
CHEVRON TEXACO COR COM	0.7%
NESTLE SA CHF1(REGD)	0.7%
JP MORGAN CHASE COM US	0.6%
NOVARTIS AG CHF0.50(RE	0.6%



\* / \*\* (see page 13)

## Indexed Global Equity Fund\*

Open to future contributions

This is a very high level risk fund



*This is a very high risk fund which can have a very high level of volatility. Therefore it may not be suitable for investors who have less than 13 years to retirement. The fund is most suitable for long term investment.*

### Fund description

This fund is 100% invested in equities. The amount invested in each country is based on the average within Irish pension managed funds. Having implemented the country allocation the fund then pursues index tracking stock selection. The aim is to eliminate manager selection risk, which is the risk of being with an investment manager who underperforms. The main risk in this fund is that it will fall in value. It is suited to those investors who are not very risk-averse (perhaps younger members) and are looking for higher potential growth.

### Fund facts

Objective	To achieve average equity fund returns on a consistent basis
Investment style	Indexed
Asset Mix	100% in Equities

**Warning: This fund is not guaranteed and can be significantly volatile, i.e. it can rise and fall significantly over a short space of time.**

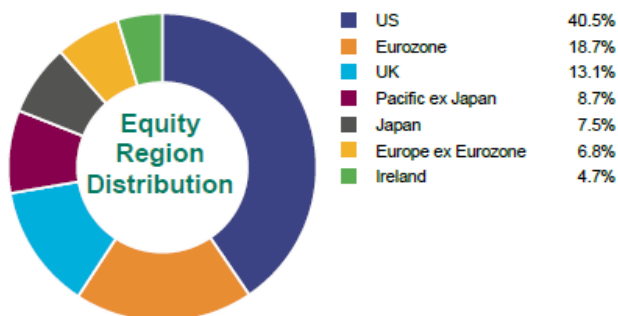
### Return at 30 June 2014

17.02% (2013: 15.45%)

### Annual management charge

0.65% per annum

### Asset allocation at 30 June 2014



### Equity Sector Distribution

Sector	Fund
Basic Materials	6.1%
Consumer Goods	14.9%
Consumer Services	10.1%
Financials	21.2%
Health Care	9.3%
Industrials	13.5%
Oil & Gas	9.1%
Other	0.4%
Technology	8.4%
Telecommunications	3.5%
Utilities	3.5%

### Top Ten Equity Holdings

Stock Name	Fund
APPLE COMPUTER CO COM	1.1%
CRH ORD EUR0.32(DUBLIN)	1.0%
EXXON MOBIL CORP COM N	0.9%
HSBC HLDGS ORD USD0.50	0.8%
NESTLE SA CHF1(REGD)	0.8%
RYANAIR HLDGS ORD EUR0	0.7%
ROYAL DUTCH SHELL 'A'S	0.7%
BP ORD USD0.25	0.7%
NOVARTIS AG CHF0.50(RE	0.7%
ROCHE HLDGS AG GENUSSC	0.7%

\*(see page 13)

## Investment News continued

### \* Restrictions - SPF, Consensus Fund, Growth Fund, Index Global Equity Fund

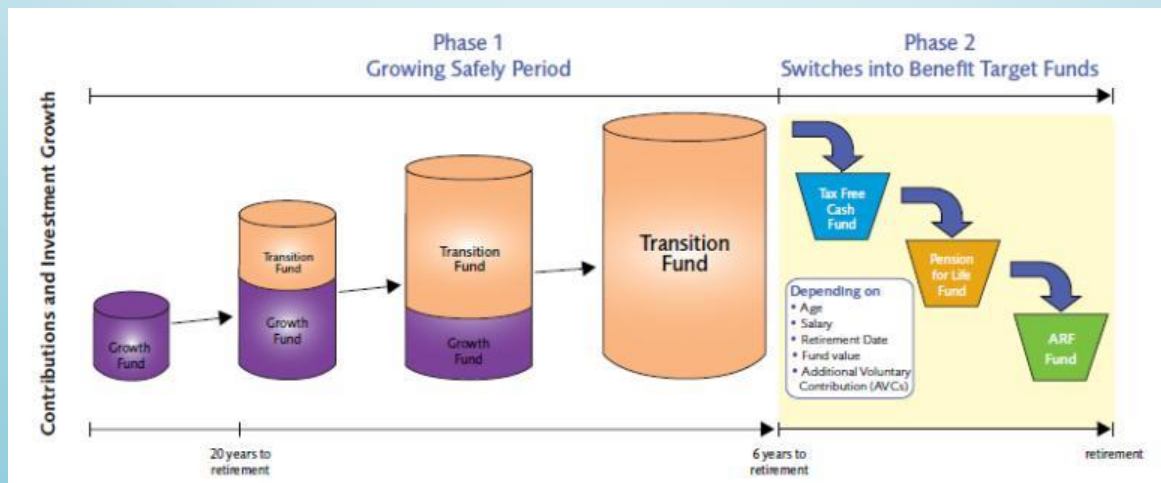
Market conditions may sometimes require Irish Life to impose certain restrictions to switches or exits from your pension funds. These restrictions may include a delay in switching funds and/or applying a market value adjustment to the fund. The details of any such restrictions can be seen on website [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie). The assets in these funds may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Securities: these are government bonds, derivatives, banknotes, corporate bonds or stocks and shares.

### \*\* Lifestyle Strategy

The Lifestyle Strategy (TLS) is an exciting and innovative pension investment solution for members of defined contribution schemes such as the Plan. It invests in the Growth Fund, Transition Fund, Tax Free Cash Fund, Pension for Life Fund and ARF Fund at various stages.

Members who are invested in the Lifestyle Strategy will be 100% invested in the Growth Fund until 20 years before retirement, and then the funds are gradually switched over the next 14 years into a less risky fund, the Transition Fund. This helps to protect your pension fund against volatile markets. In the final 6 years from retirement, funds are switched gradually into 3 benefit target funds, namely the Tax Free Cash Fund, Pension for Life Fund and ARF Fund, designed to replicate investment of the relevant retirement options. The proportion of investment in each of the 3 benefit target funds is based on each member's individual circumstances and decided by a matrix designed by Irish Life. The switches take place on a monthly basis up to normal retirement age.

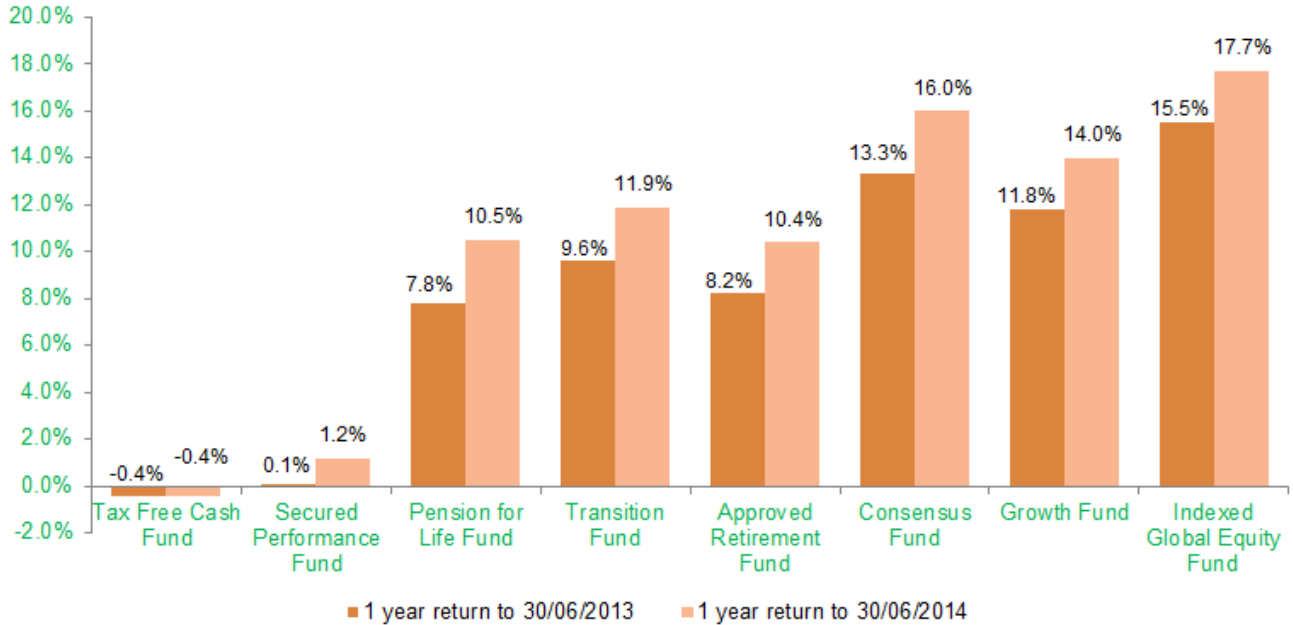


To find out more about the funds described on pages 5 to 13 or to download the latest factsheet to get the most recent information, please visit Irish Life's pages <http://www.irishlifecorporatebusiness.ie/investment-centre> and then selecting 'Price History & Factsheets'

## Investment News continued

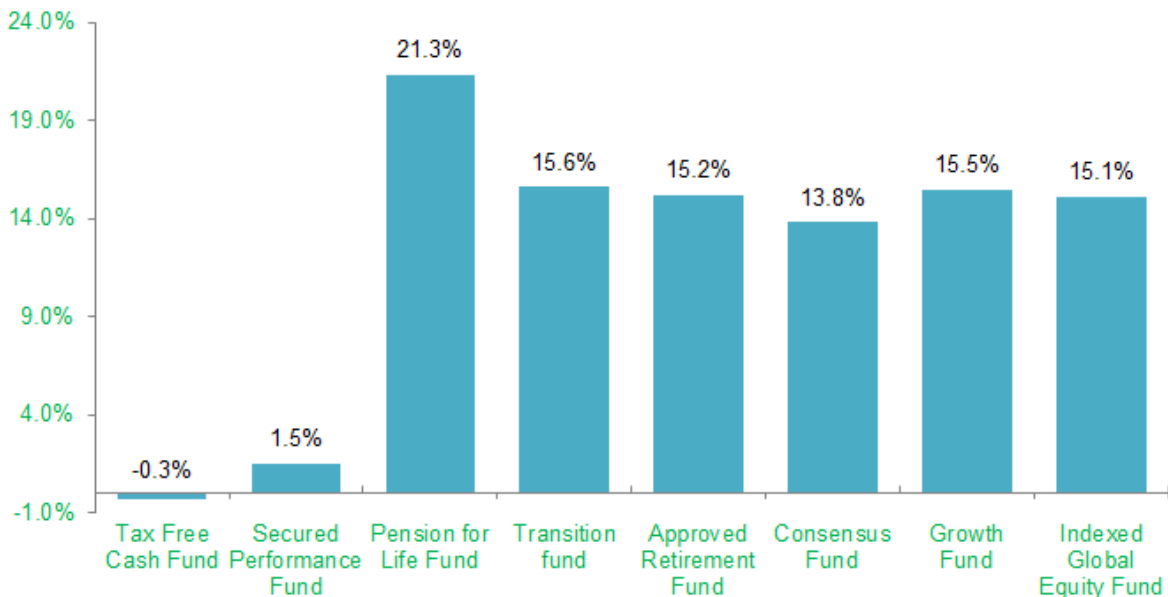
### Fund performance up to 30 June 2014

The bar graph below shows details of fund performance for the year ending 30 June 2013 compared to the year ending 30 June 2014.



### Fund performance up to 31 January 2015

The following bar graph shows the latest performance of the funds since 1 July 2014.



**Past performance is not a reliable guide to future performances. Investments can fall as well as rise. Funds are not guaranteed unless specifically specified.**



## Pension News

### Standard Fund Threshold (SFT)

The SFT reduced from €2.3 million to €2 million with effect from 1 January 2014. The SFT is the amount of tax efficient pension savings an individual can build up over their working life. Any pension savings in excess of this amount at retirement will be subject to an additional tax charge.

### Pensions levy

The Finance (No.2) Act 2011 introduced a pension levy of 0.6% of the value of the pension fund assets to apply for four years. In his statement, the Minister confirmed that this levy will be abolished from 31 December 2014. However, the Minister also announced that an additional levy of 0.15% would be payable in 2014. Therefore, the overall levy was 0.75% for 2014 and it will be 0.15% for 2015 after which it will be abolished.

## The Trustee

The Trustee of the Plan is Guinness Storehouse Ireland Pension Trustees Ltd. The Board of the Trustee comprises four Trustee Directors who have responsibility for ensuring that the Plan is run in accordance with its Trust Deed and Rules.

The Trustee Directors are:

Paul Carty (Chairman)  
Edwina Maher (appointed 1 January 2014)  
Mark Sandys (appointed 15 September 2014)  
Damien Shelly (resigned 31 January 2015)  
Gerard Feely (resigned 15 September 2014)  
Oliver Loomes (resigned 9 September 2014)

### Trustee Secretary

Aedin Kenealy

### Advisers to the Trustee

The Trustee appoints professional advisers to provide specialist advice and guidance.

The current advisers to the Trustee are:

Consultant	Towers Watson (Ireland) Limited
Registered Administrator	Irish Life – Corporate Business
Investment Manager	Irish Life Investment Managers
Guidance	Diageo Pensions Team

### Sponsoring Employer

The sponsor of the Plan is Guinness Storehouse Limited, referred to in this report as the “Company”.

## Where to get further information

### Irish Life website

You can find further useful information about your pension and saving for retirement on the Irish Life website [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie). There is a dedicated section for members, containing a lot of useful information to help you understand how pensions work, how much needs to be saved for retirement and how benefits can be claimed at retirement. It also includes member education videos, FAQs, information about investment options and fund performance to keep you up to date with the returns on your pension savings. The investment centre is full of features such as a comparison tool to track and compare funds, weekly and monthly updates and investment video commentary on latest market developments.

### Keep up to date with Pension Prophet

This projection tool allows people to assess their financial needs in retirement and project their likely retirement income based on different scenarios (retirement ages, contribution levels, etc.). This is available via [www.pensionprophet.ie](http://www.pensionprophet.ie). Key features include being able to see the current fund value, interactively estimating the value at retirement, viewing all personalised investment literature and much more. Find out more on the Irish Life Pension App website, where you can view guides and a demo video of the App, [www.mypensionapp.ie](http://www.mypensionapp.ie)

If you have any questions relating to this report or any aspect of the Plan or would like a copy of the full Trustee Annual Report, please contact the Diageo Pensions Team in the following ways:

Guinness Storehouse Pension Plan  
c/o Diageo Pensions Team  
Edinburgh Park  
5 Lochside Way  
Edinburgh  
EH12 9DT  
United Kingdom

**Telephone:** 01 471 4422  
**Email:** [gig.pensions@diageo.com](mailto:gig.pensions@diageo.com)

When contacting the Pensions Team, it is helpful if you clearly state you are a Guinness Storehouse Pension Plan member.

### KEEP IN TOUCH

It is important that you notify the Diageo Pensions Team of any change of address, even after you leave Guinness Storehouse, so that they can ensure that you receive your benefits when they become due.

### EXPRESSION OF WISH

**It is also important that you complete, and keep up to date, your Expression of Wish form. The Trustee will take into account any wish you may have expressed in the event of any death benefits becoming payable although these are not binding.** This form is available from the Diageo Pensions Team.

### MEMBER DATA

As a member of the Plan, it is very important that we hold the correct personal data on our records, particularly in relation to your marital status. A dependant's pension can be payable on death, in addition to a lump sum death benefit. To ensure that the correct death benefit is provided for you, it is important that we have full details of your dependant(s). The Diageo Pensions Team will contact you in May each year to ask you to confirm your personal circumstances and we would be grateful if you could confirm your details at your earliest convenience.

March 2015