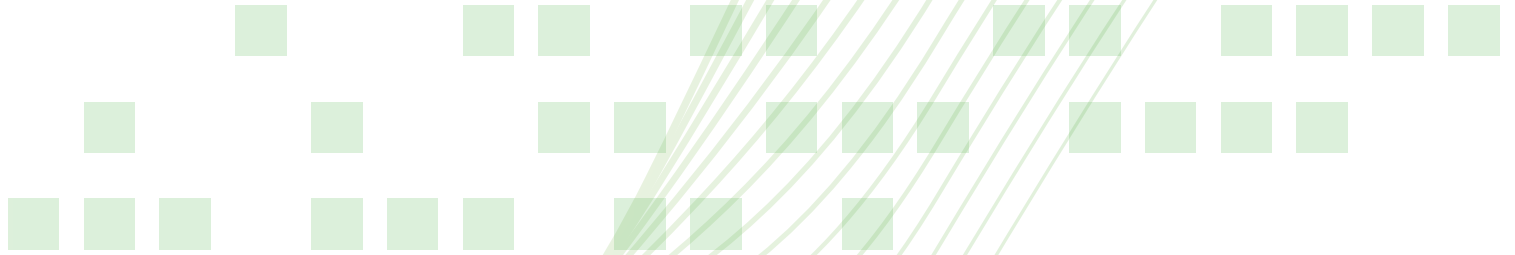


Your member guide

your benefits in detail



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Details of how the Scheme benefits are calculated and paid are set out in the Trust Deed and Rules, which take precedence over this guide. See also pages 16 and 17 for more about the Scheme.

This guide applies to both the Group and BPP DC sections from 1 January 2016 and should be read in conjunction with any supplementary guides issued to you.

Your benefits at a glance...

- 1** Benefits on retirement: When you retire, you use your DC Account to provide an income that you can tailor to suit your circumstances.
- 2** Benefits for your loved ones: If you die in service, a cash lump sum of four times pensionable salary is payable to your nominated beneficiaries at the discretion of the Trustee. The value of your DC Account is also payable as a lump sum, subject to the Lifetime Allowance.
- 3** Benefits on leaving your employer: The Scheme is flexible, so that you can either leave your DC Account invested in the Scheme or transfer the value of your DC Account to another registered pension scheme, if you leave your employer or opt out of the Scheme.

New to pensions?

Throughout this guide you will see words and phrases in italics. These special terms are explained in clear and simple language at the back of this booklet.

Benefits when you retire

When can I retire or take my benefits?

Your normal pension age is your 65th birthday. However, you may be able to take your benefits from age 55 (currently), provided your employer consents.

If you continue to work after age 65 and remain an active member of the Scheme, contributions and benefits will continue as before, excluding some ill health benefits.

What benefits are payable when I retire?

You can use your DC Account to provide benefits that best suit you and your family. You can choose from the following options:

Cash sum:

You can take the whole of your DC Account as a single cash lump sum (the first 25% tax-free, the rest subject to income tax). If your DC Account is worth more than £5,000 you can choose to take it in two cash lump sums (provided you have at least £1,500 left for the second payment) over two consecutive tax years (25% of each payment tax-free, the rest subject to income tax).

Guaranteed Income (annuity):

You can use your DC Account to buy a guaranteed income (annuity) that pays you a regular income. You can choose to take up to 25% of your DC Account as a tax-free cash lump sum and use the balance to buy an annuity.

An annuity is an insurance policy that provides a guaranteed income in return for a lump sum of money. In simple terms, you give the insurance company the money

you have built up in your DC Account. In return, the insurance company agrees to provide you with a regular income either for an agreed time period or for the rest of your life. The amount of income your annuity will provide will depend on such factors as annuity rates at your retirement, your age, your gender, your health and lifestyle, and the additional options you want to add on to your annuity.

Flexible income (flexi-access drawdown):

A flexible income (flexi-access drawdown) means withdrawing your savings as and when you like. Your savings continue to be invested until they are withdrawn. You can take up to 25% of your savings tax-free, with the balance subject to income tax at the time it is withdrawn.

To have a flexible income, you need to transfer your DC Account out of the Scheme into a flexi-access drawdown arrangement. There are a number of different providers of flexi-access drawdown arrangements, often insurance companies and each arrangement has different investment options and fees or charges that will apply. You will need to choose which arrangement and which investments you want to use, and you should take independent financial advice to help you make these decisions.

For more information and help on these options see page 5.

How can I get more help with my benefit options?

- Further details regarding the different benefit options and the process can be found in the following factsheets on the pension website or from the Administrator
 - **accessing your DC savings factsheet**
 - **using your DC account as cash factsheet**
 - **using your DC account to buy a guaranteed income (annuity) factsheet**
 - **using your DC account to provide a flexible income factsheet**
- Help on choosing your options will also be provided closer to retirement see the **planning for retirement factsheet**.
- If you would like an estimate of your pension benefits, use the retirement modeller on the Pension Portal <https://www.buckhrsolutions.co.uk/basf> or contact the Administrator.
- Further information can also be found at www.pensionwise.gov.uk

At a glance...

Your normal pension age is your 65th birthday.

But you may be able to take your pension early or take flexible retirement, subject to your employer's consent.

When you take your *DC Account*, you can tailor the benefits you receive, within certain limits, to suit your circumstances.

The level of your benefits will depend on the value of your DC Account, your age when you retire and the type of benefits you choose.

If you choose a *Guaranteed Income* or *Flexible income*, your pension will be provided by an insurance company or other provider.

Benefits when you retire (continued)

Flexible retirement – can I take my benefits and continue working for my employer?

Provided your employer consents, you will be able to take your benefits from the Scheme while remaining in service with your employer.

You will be able to rejoin the DC section for future service.

More information is provided in the **flexible retirement factsheet** available on the pension website.

Should I consider flexible retirement?

Retirement is usually a big change in your lifestyle and income, and flexible retirement may be a way to ease into retirement more gently. It could give you extra income, as you would be getting your pension as well as your salary. Or, it may give you an opportunity to reduce your working hours in the run up to retirement without a sudden drop in income.

What other issues should I consider?

- your benefits would generally be less than if you started taking them later
- your DC account wouldn't have as long to grow
- you would pay tax on your retirement income as well as your salary (excluding any tax-free cash lump sum)
- you would have to end your active membership of the Scheme in order to take your benefits:
 - you would be able to join/re-join the DC section of the Scheme for future service
 - you would then earn benefits like a new employee, i.e. any contribution supplements, salary link, enhanced revaluation, death in service dependant pensions or other special terms that you may have been entitled to, would no longer apply
 - a new Money Purchase Annual Allowance of £4,000 may apply to you for future DC pension savings, depending on the type of benefits you take from your DC Account. For further details visit <http://www.gov.uk/tax-on-your-private-pension/annual-allowance>
 - if you do not join or re-join the DC section and die while still working for your employer, your death in service benefit would be a cash lump sum of 2 x pensionable salary. Any death benefits you're entitled to as a pensioner would also be paid.

How do I do it?

Read the **flexible retirement factsheet**, then talk to your HR department. If you then still want to go ahead with flexible retirement, complete and return the Flexible Retirement Form.

How much will my benefits be?

The level of your benefits will depend on several factors including:

- the value of your DC Account: this in turn depends on the amount of contributions paid to your DC Account and the investment returns achieved on those contributions
- your age when you take them: the younger you are, the less annual income your pension will provide, because it is likely you will need pension for a longer period.

Who pays my benefits?

It depends on the benefit option you take. If you are taking the whole of your DC Account in cash, it will be paid by the Administrators. A guaranteed or flexible income will be provided by an insurance company or other provider.

Independent financial advisers and the Administrator will help you choose the insurance company or other provider.

If you choose a guaranteed income, the annuity you buy will be set up in your name with your chosen insurance company.

If you choose a flexible income, this will involve you transferring your DC Account to a flexi-access drawdown arrangement.

If you die in service

What benefits are payable if I die in service?

If you die while working for your employer as an active member of the Scheme, a cash lump sum of four times your pensionable salary will be payable.

The value of your DC Account will also be payable as a cash lump sum, subject to the total cash lump sum not exceeding the Lifetime Allowance.

Who will receive the cash lump sum?

You can tell the Trustee to whom you would like the cash lump sum benefit paid by completing the Expression of Wish section on the Pension Portal.

The lump sum is normally paid free of Inheritance Tax but to ensure this is the case, the Trustee must have full discretion over who receives the benefit. However, the Trustee will always consider your wishes in your nomination.

It is important to keep your Expression of wish details up to date if your circumstances change, for instance, if

- you marry or divorce
- you enter/cease to be part of a registered civil partnership
- you have a child
- one of your nominated beneficiaries dies.

You should regularly review the Expression of Wish section of your on-line pension account on the Pension Portal
<https://www.buckhrsolutions.co.uk/basf>

At a glance...

If you die in service, a cash lump sum of four times pensionable salary is payable.

The value of your DC Account is also payable as a lump sum, subject to the Lifetime Allowance.

You should nominate beneficiaries for whom you would like the cash lump sum paid, and keep it up to date on the Pension Portal.

If you die after taking your DC Account

What benefits are payable if I die after taking my DC Account?

If you die after taking your DC Account and after leaving BASF, the benefits payable will depend on the type of benefits you chose (see page 4). You should bear this in mind when choosing your benefits, and take financial advice.

Benefits on leaving

What if I leave BASF?

If you leave BASF (or opt out of the Scheme while still working for your employer without re-joining), no further contributions will be paid into your DC Account. All members have two options from which to choose. Members aged 55 or above currently have a third option.

Option 1 – deferred DC Account

You can leave your DC Account in the Scheme until a later date or until you take your benefits. Your DC Account will continue to be invested in accordance with your investment choices which you should continue to keep under review.

However, you have to take your benefits out of the Scheme at age 75 at the latest.

You can use the Pension Portal to review your DC Account and change your investment choices at anytime by logging on to: <https://www.buckhrsolutions.co.uk/basf>.

You can take your benefits from normal pension age or any time after age 55 (currently) with employer consent. When your benefits become payable, your options will be the same as described on page 4. If you die before you have taken your DC Account, it will be used to provide benefits for your dependants.

Option 2 – transfer your DC Account

You can transfer the balance of your DC Account to another registered pension scheme or qualifying recognised overseas pension scheme, such as your new employer's scheme, or a personal pension or stakeholder pension. If you are considering transferring your DC Account out of the Scheme, you should seek advice from an independent financial adviser (IFA) – see page 19.

Option 3 – use your DC Account to provide immediate retirement benefits

If you are aged 55 or above, you may be able to take your benefits immediately (with employer consent). Your options will be the same as described on page 4.

Further details of benefits on leaving are provided in the **leaving the Scheme factsheet**, available on the pension website or from the Administrator.

You may also want to look at the **accessing your DC pension savings factsheet** if you are thinking of taking your benefits.

Can I leave the Scheme while still working for my employer?

You can choose to leave (or opt out of) the Scheme while still working for your employer, by completing an opt-out form available on the pension website or from the Administrator. Your membership will cease at the end of the calendar month following receipt of your completed opt-out form. The options available to you are the same as on leaving BASF.

Please note: if you opt out, your cash lump sum death benefit will reduce from four times to two times your pensionable salary. Also, your employer will not contribute to any other pension arrangement on your behalf.

You may also be able to take flexible retirement, provided your employer consents (see page 6).

Also see Booklet 1 pages 14-15 about how automatic enrolment affects you.

If I have a deferred DC Account, what happens if I die before I retire?

The value of your DC Account at the date of your death will normally be paid at the discretion of the Trustee as a cash lump sum to your nominated beneficiaries.

The lump sum is normally paid free of Inheritance Tax but to ensure this is the case, the Trustee must have full discretion over who receives the benefit. However, the Trustee will always consider your wishes.

It is important to keep your Expression of Wish details up to date if your circumstances change, for instance, if you marry or divorce, or enter/cease to be part of a registered civil partnership, have a child, or if one of your nominated beneficiaries dies. You should update your details on the Pension Portal.

At a glance...

If you stop working for your employer before retirement you can leave your DC Account invested in the Scheme or, alternatively, transfer the value of your DC Account to another registered pension scheme.

If you are age 55 or above you may, with your employer's agreement, be able to take your benefits immediately.

You can leave the Scheme while still working for your employer by completing an opt-out form – your options are the same as on leaving service.

If you become ill

What if I can't work because of ill health?

If you are unable to work because of ill health or injury, you may be entitled to receive the following benefits:

Sick pay

Your employer's sick pay policy is available on the BASF intranet or from your HR department.

At a glance...

If you are unable to work because of ill health, you may be covered by your employer's ill health scheme.

Subsequently, if your ill health continues, you may be eligible for continuing ill health benefits from the Scheme.

Employer ill health benefit

If, after your employer's sick pay entitlement runs out, you are still seriously ill or disabled, you may be eligible to receive an employer ill health benefit. Further information is available from your HR department.

Scheme continuing ill health benefit

If, after your employer's ill health benefit runs out, you are still seriously ill or disabled, you will be advised if you are eligible for a Scheme continuing ill health benefit.

More information

In addition to your HR department, also look out for factsheets regarding potential ill health benefits which will become available on the pension website.

What if I get divorced?

When a couple divorce from marriage or a registered civil partnership, pension scheme benefits are included as part of the couple's assets.

What actually happens to their pension benefits depends on how the total assets of the marriage are split as part of the divorce settlement.

A court can order the pension benefits to be shared between the couple in one of three ways:

- the member's pension rights can be offset against other assets
or
- part of the member's pension rights can be 'earmarked' and paid to the ex-spouse (which includes a civil partner) when the member retires
or
- the value of the member's pension rights can be divided at the time of divorce (pension splitting). In this case, the ex-spouse's or civil partner's share will generally be transferred to another pension arrangement.

Further details on pensions and divorce are provided in the **pensions and divorce factsheet**, available on the pension website or from the Administrator.

At a glance...

If you get divorced from a marriage or registered civil partnership, your pension benefits may be taken into account by the Court. See the **pensions and divorce factsheet** for more information.

State benefits

What are the State Pension arrangements?

Currently the State provides two different kinds of pension:

Basic State Pension

This is a flat rate pension paid where entitlement is based on having made sufficient National Insurance contributions during your working life.

State Second Pension (S2P)

This is an additional State Pension with flat rate and earnings related components.

In addition, the Government has already announced its intention to change the State Pension from 6 April 2016, and information on this can be found at www.gov.uk/new-state-pension

Further details of current State Pensions can be found at: www.gov.uk/state-pension

When are State Pensions payable?

State Pensions are payable from State Pension age (SPA) which depends on when you were born. Generally your SPA will be between 65 and 68 but there are some exceptions to this.

State Pensions and State Pension ages are determined by Government policy and are subject to change.



Will I receive a State Pension?

Most people will receive a State Pension but it depends on your individual circumstances.

You can obtain a forecast of your State Pension at the gov.uk website (see right).

At a glance...

Use the Government website to check your State Pension age and to obtain a forecast of your State Pension:

www.gov.uk/calculate-state-pension

More about the Scheme

How is the Scheme set up and run?

The Scheme is governed by a Trust Deed and Rules (the Rules). You can ask the Administrator for a copy of the Rules and a copy is also available on the pension website. Nothing stated in this or the other member guides overrides the Trust Deed and Rules.

Money paid into the Scheme is held in a trust, which means that the assets are entirely separate from the assets of BASF plc or any employer. The annual audited DC Accounts of the Scheme and a copy of the Scheme's Annual Report are available on request from the Administrator and on the pension website.

The Scheme is run by the Trustee, in accordance with the Trust Deed and Rules and in the interests of all members. The Trustee appoints professional advisers including actuaries, legal advisers, investment managers and auditors to assist in the running of the Scheme.

Get in touch

If you want to discuss your own benefits, or if you have any questions about the Scheme or this guide, please contact:

BASF
Buck (Bristol)
PO Box 319
Mitcheldean GL14 9BF

Tel: 0330 123 0647

Email: BASF@buck.com

Can the Scheme be changed or closed?

BASF plc intends to continue the Scheme. However, it has the power to discontinue the Scheme at any time and may also terminate the membership of any employee or group of employees. The Scheme may also be amended by the Trustee, with the consent of BASF plc. If your benefits or rights are affected, you will be given written notice. If the Scheme is discontinued, the Trustee will use the assets of the Scheme for the benefit of members in accordance with the Trust Deed and Rules and legislative requirements.

What other information and support is available about the Scheme?

You will receive a personal benefit statement each year showing how your DC Account is building up. The Administrator will be happy to help you with any queries about your benefits and the Scheme in general.

In addition, both BASF plc and the Trustee run workshops from time to time to help explain the Scheme and support you in planning for your retirement.

The pension website also contains more information about the Scheme including:

- factsheets
- forms
- the Trustee's Annual Report: this gives information about the Scheme's financial progress over the year and about any changes made during the year
- the Trust Deed and Rules: the legal documents governing the Scheme and the benefits the Scheme provides.

In order to view your DC Account, you can log on to the Pension Portal at:

<https://www.buckhrsolutions.co.uk/basf>

Who administers the Scheme?

The Scheme is administered by Buck – see pages 16 and 20 for contact details.

What information does the Scheme hold about me?

In connection with the Scheme, the BASF Group, the Trustee and their agents and advisers, need to hold and process information about you. This information is held both manually and on computer, and may include 'sensitive' data, such as your medical details. At all times this personal information will be held and processed in accordance with the General Data Protection Act Regulation.

This Act gives you the right to inspect your record on request. This may involve payment of a small fee.

At a glance...

The Scheme is run by a Trustee company and governed by a Trust Deed and Rules.

The Scheme's assets are held entirely separately from those of BASF plc.

There are various documents that you can ask to see if you would like more information about the Scheme.

The Scheme is administered by Buck, who you can contact with any queries about your benefits.

In order to manage the Scheme, the Trustee holds data about you, which may include sensitive information such as medical details, and you can ask to see a copy of this data.

If you have a query or problem

What if I have a query?

The Administrator (contact details are on page 20) will be happy to help you with any queries about your benefits and the Scheme in general. Further information about the Scheme is also available on the pension website:

<http://ukpensions.basf.co.uk>

If you have a problem that cannot be resolved, or you are not satisfied with the response you receive, the Scheme has an internal dispute resolution procedure.

What is the internal dispute resolution procedure for?

The procedure is intended to ensure that, if a dispute arises, it is properly investigated and where possible resolved to the satisfaction of all parties. See the **complaints procedure factsheet** on the pension website and from the Administrator.

Who else can help with pension problems?

There are two official bodies that you can approach:

The pensions advisory service (TPAS) (contact details are on page 20) provides free help and advice to pension scheme members and beneficiaries in connection with difficulties which they may have failed to resolve with their trustee or scheme administrator. If agreement is still not reached, members may apply to the Pensions Ombudsman.

The Pensions Ombudsman (contact details are on page 20) may investigate any complaint of maladministration or dispute of fact or law including interpretation of the Rules of the Scheme.

How can I trace previous pension benefits?

A pensions registry has been set up to help people who have lost contact with pension schemes in which they have deferred benefits. Information about the Scheme has been supplied to this registry. If you should ever need the service, you should contact the Pension Tracing Service (contact details are on page 20).

What if I want financial advice?

By law, no Company within the BASF Group, nor the Trustee, nor the Administrator, nor its employees, can give you financial advice. You should not take any information or explanation that they give you as such. If you would like financial advice, you should speak to an Independent Financial Advisor (IFA). You should bear in mind that an IFA will charge for any advice given.

You can obtain details of a local adviser from IFA Promotion by visiting: **www.unbiased.co.uk**

Alternatively, the Money Advice Service is a free independent service set up by the Government, which provides unbiased money advice and can be contacted at: **www.moneyadviceservice.org.uk** or by calling **0800 138 7777**.

At a glance...

If you have a query you should contact the Administrator.

The Scheme has an internal dispute resolution procedure for complaints or problems that cannot be resolved satisfactorily.

There are various external bodies that can also help with pension problems.

For financial advice, you should speak to an Independent Financial Advisor or contact the Money Advice Service.

Find out more about your DC Account on the Pension Portal: **<https://www.buckhrsolutions.co.uk/basf>**

Useful contacts

If you want to discuss your own benefits, or if you have any questions about the Scheme or this guide, please contact the Administrator:

BUCK (Bristol)

PO Box 319
Mitcheldean
GL14 9BF
0330 123 0647
email: BASf@buck.com

For further information in relation to the Scheme:

BASF pension website

<http://ukpensions.basf.co.uk>

The Pension Portal

<https://www.buckhrsolutions.co.uk/basf>

(for viewing your DC Account online, making investment and expression of wish changes and accessing lots of the information tools to manage your savings.)

Other useful contacts:

Pension Tracing Service

The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU
0800 731 0193
www.gov.uk/find-pension-contact-details

TPAS (The pensions advisory service)

Money and Pensions Service
120 Holborn
London
EC1N 2TD
0800 011 3797
www.pensionsadvisoryservice.org.uk

Pensions Ombudsman

Pensions Ombudsman Service
10 South Colonnade
Canary Wharf
E14 4PU
0800 917 4487
www.pensions-ombudsman.org.uk
email: helpline@pensions-ombudsman.org.uk

The Pensions Regulator

Napier House
Trafalgar Place
Brighton
BN1 4DW
0345 600 7060

www.thepensionsregulator.gov.uk

email: customersupport@tpr.gov.uk

GOV.UK

You can find more information on pensions and retirement planning, including State pensions and State Pension age.

www.gov.uk/browse/working, and

www.gov.uk/browse/working/state-pension

Pension Wise

Offered by Citizens Advice Bureau and the Pension Advisory Service, Pension Wise provides guidance only for those with DC benefits online, face to face and over the telephone.

Registration is available online at

www.pensionwise.gov.uk

Find an Independent Financial Advisor

This organisation can provide details of independent financial advisers in your area.

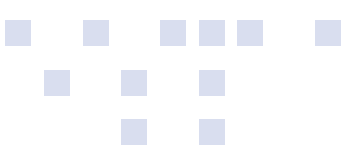
www.unbiased.co.uk

The Money Advice Service

This is a free independent service set up by the Government which provides unbiased money advice.

0800 138 7777

www.moneyadviceservice.org.uk



Some terms you should know...

A number of words and phrases used in this guide have a special meaning. These are defined below and appear in italics throughout the guide.

DC Account

The amount built up from the contributions paid by your employer, including those under pension salary sacrifice, together with any contributions outside pension salary sacrifice and any transfers in.

Administrator

Buck, see page 20 for contact details.

Annual Allowance

The Annual Allowance is £40,000 for the tax year 2019/2020 but may be lower if you have a high income (currently over £110,000 a year) or have taken money from a pension pot. The Annual Allowance is set by the Government and will change in future years.

For the DC section, if the total amount of contributions paid to your DC Account in a tax year is greater than the Annual Allowance, you may be subject to a tax charge on the excess. See the **scheme pays factsheet** on the pension website for more information and www.gov.uk/tax-on-your-private-pension/annual-allowance

Civil partner

A person who is a civil partner as defined in the Civil Partnership Act 2004.

Employer

BASF plc or any participating employer that, for the time being, participates in the Scheme and employs you.

Pension Portal

Is an online system made available by the Administrator where you can view your

DC Account and make changes to your Expression of Wish details and investment fund choices. <https://www.buckhrsolutions.co.uk/basf>

Flexible income (flexi-access drawdown)

Flexible income is an alternative type of pension that allows you to keep your pension savings invested and then take a variable amount of money out of those savings as income each year. Flexible Income is not guaranteed for life and because your savings remain invested, they can go down. Flexible Income is subject to certain limits and criteria. You should take independent financial advice and will need to transfer out your DC Account to another pension provider that administers Flexible Income or flexi-access drawdown.

Guaranteed Income (annuity)

A type of pension that provides a guaranteed income either for an agreed period of time or the rest of your life, bought at retirement with the value of your DC Account.

Lifetime Allowance

The total value of the benefits built up in your DC Account will be tested against your Lifetime Allowance, usually when your benefits start to be paid. If this value (and any other benefits you have outside the Scheme) is more than the Lifetime Allowance, the excess will be liable to a tax charge. The Lifetime Allowance for the tax year 2019/2020 is £1.055m.

Further information can be found at: www.gov.uk/tax-on-your-private-pension/lifetime-allowance

Normal pension age

Your 65th birthday.

Pensionable salary

This is the pay used to calculate your pension benefits, as defined in the Scheme rules. This is normally annual basic salary plus fixed overtime and permanent or guaranteed shift allowance, but excluding bonus, variable overtime and other fluctuating payments.

Pension website

<http://ukpensions.basf.co.uk>

Registered pension scheme

If a pension scheme is registered with HM Revenue & Customs, it qualifies for special tax privileges. For more information visit: www.hmrc.gov.uk

Recognised overseas pension scheme

An overseas pension scheme that has to meet certain qualifying conditions set out in the Finance Act 2004 and the Pension Schemes Regulations 2006. For more information visit: www.hmrc.gov.uk

Scheme

This is the Group and BPP DC Sections of the BASF UK Group Pension Scheme.

Trustee

BASF Pensions Trustee Limited, the Trustee company that has ultimate responsibility for running the Scheme.

Get in touch

If you want to discuss your own benefits, or if you have any questions about the Scheme or this guide, please contact:

BASF
Buck (Bristol)
PO Box 319
Mitcheldean GL14 9BF

Tel: 0330 123 0467

Email: basf@buck.com

Website: <http://ukpensions.basf.co.uk>

Useful websites used in this guide

Pension Portal:
<https://www.buckhrsolutions.co.uk/basf>

Pension Wise:
www.pensionwise.gov.uk

Pension Tracing Service:
www.gov.uk/find-lost-pension

HMRC:
www.hmrc.gov.uk

GOV.UK:
www.gov.uk/browse/working

The pensions advisory service:
www.pensionsadvisoryservice.org.uk

Pensions Ombudsman:
www.pensions-ombudsman.org.uk

The Pensions Regulator:
www.thepensionsregulator.gov.uk

Find an independent financial adviser:
www.unbiased.co.uk

The Money Advice Service:
www.moneyadviceservice.org.uk

BASF UK Group Pension Scheme:
<http://ukpensions.basf.co.uk>



We create chemistry