



Aptia
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Private and Confidential

*

* 2026



Dear *

Scheme: Abbott Laboratories Pension Fund (1966)

Your reference: *

Please find enclosed a retirement pack, which includes a retirement benefit statement showing the benefits and options available to you based on the information that we currently have on record.

What's included in the retirement pack?

The following are included in the retirement pack (each item has a reference, shown in brackets).

- Retirement benefit statement [RB] – this provides details of the benefits and options available to you.
- Retirement decision form [RD] – use this form to tell us which retirement option you want to take.
- Retirement Information form [RI] – use this form to help us check that your cash lump sum is within the limits set by HM Revenue & Customs (HMRC).
- Bank mandate form [BM] – use this form to tell us where to pay your benefits. Please note benefits can only be paid into a UK bank account even if you live overseas.
- Important information about your benefits [NS] – please read this before making any decision as this includes important information on how your benefits are calculated, the annual and lump sum allowance tax charges, that may be payable when you die and where you can find more help.

What do I need to do now?

You now need to decide what benefit you want to take and return all the items we need from those listed above. We will not be able to pay you any benefits if any of the items we need

are missing, incorrect or incomplete.

If you have any questions or need any help please call us and a team member will be pleased to help you.

Where can I get more information or ask questions?

The easiest way to contact us is using Contact Aptia Pensions, pensionuk.aptia-group.com, where you or your adviser can:

- Raise a new request or ask a question
- Upload photos or scanned copies of original documents and completed forms
- Request updates
- Refer to our **Frequently Asked Questions** page for quick answers to your queries

You can scan the QR code above to access the site directly.

If you would like to speak to us, please call +44 (0)3442 096581 to speak to our UK based team. Lines are open between 9.00am and 5.00pm, Monday to Friday. Please have your National Insurance number ready so that we can deal with your enquiry quickly.

If you write to us, please provide your full name, your National Insurance number, the Abbott Laboratories Pension Fund name and the reference at the top of this letter.

Yours sincerely

The logo for Aptia, written in a stylized, cursive script.

Aptia Administration Team

Retirement checklist**[RC]**

Scheme name	: Abbott Laboratories Pension Fund (1966)
Name	: *
Pension date	: *
Your Reference	: *

Please send us the following documents so that we can settle your benefits promptly. We will not be able to pay you any benefits until you have sent us all of these items.

- Item 1** Retirement decision form, filled in and signed [RD]
- Item 2** Retirement Information form, filled in and signed [RI]
- Item 3** Bank mandate form, filled in and signed [BM]

If you live in the United Kingdom, we do an electronic check to confirm your identity rather than asking you to send us original documents. This makes things easier for you and protects you against fraud. This check is only to confirm your identity.

If you live outside the United Kingdom, please send us items 4, 5 and 6.

- Item 4** Proof of identity (your original birth certificate, passport, or driving licence)
- Item 5** Your original marriage or civil partnership certificate, if this applies
- Item 6** Proof of your husband's, wife's or civil partner's identity (original birth certificate, passport or driving licence), if this applies
- Item 7** Copies of any HMRC protection certificates or confirmed HMRC protection references from online applications
- Item 8** Pension Wise Declaration form if you have AVCs

**Please return documents to: Aptia, Maclaren House, Talbot Road, Stretford,
Manchester, M32 0FP.**

Notes

Items 2 – When filling in the retirement information form [RI], you must include any HM Revenue & Customs (HMRC) protection certificates or protection reference numbers you have (if this applies).

Retirement Benefits Statement [RB]

Scheme name	: Abbott Laboratories Pension Fund (1966)		
Name	: *		
Pension Date	: *	Date	: *
Normal pension date	: *	Your reference	: *

Your benefit options

This statement is based on the information currently held by the administrator of your pension scheme and is for information only. It is not proof of entitlement and does not give you any right to benefits. All benefits must be calculated and paid only in line with the Trust Deeds and Rules of the scheme and the relevant legislation and are reviewed before they are paid.

Please note that these figures are for illustrative purposes only and are not guaranteed. The figures are based on the factors in force at the date of issue and may be subject to change between now and retirement.

Option 1a - A full pension, without a cash lump sum

A full pension (each year) of	£*
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- We will pay this in monthly instalments of: £*. The first instalment is due on:
*

This pension is made up of the following elements which will receive increases every January once the pension starts to be paid of:

RPI max 5.00% on £*
RPI max 2.50% on £*

Option 1b - A smaller full pension with a temporary bridging pension up to your expected State Pension Age

A full pension (each year) of	£*
--------------------------------------	-----------

- We will pay this in monthly instalments of: £*. The first instalment is due on:
*

This pension is made up of the following elements which will receive increases every January once the pension starts to be paid of:

RPI max 2.50% on £*

Plus a Bridging Pension payable to * at which point it ceases of	£*
-------------------------------------------------------------------------	-----------

- We will pay this in monthly instalments of: £.* The first instalment is due on:
* .

This pension will receive increases every January once the pension starts to be paid in line with RPI to a maximum 5.00%

Total monthly instalment (reduced full pension plus Bridging Pension) of £* to * which will be subject to increases as detailed above.

Option 2a – A smaller pension, plus your maximum cash lump sum

A maximum cash lump sum,	£*
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A smaller pension (each year) of	£*
-----------------------------------------	-----------

- This smaller pension assumes you take the maximum cash.
- We will pay this in monthly instalments of: £*. The first instalment is due on: *

This pension is made up of the following elements which will receive increases every January once the pension starts to be paid.

RPI max 5.00% on £*
RPI max 2.50% on £*

Option 2b - A smaller pension with a temporary bridging pension up to your expected State Pension Age, plus your maximum cash lump sum

A maximum cash lump sum,	£*
---------------------------------	-----------

A smaller pension (each year) of	£*
-----------------------------------------	-----------

- We will pay this in monthly instalments of: £* The first instalment is due on:
* .

This pension is made up of the following elements which will receive increases every January once the pension starts to be paid of:

RPI max 2.50% on £*

Plus a Bridging Pension payable to * at which point it ceases of	£ *
-------------------------------------------------------------------------	------------

- We will pay this in monthly instalments of: £* The first instalment is due on:
* .

This pension will receive increases every January once the pension starts to be paid in line with RPI to a maximum 5.00%

Total monthly instalment (reduced full pension plus Bridging Pension) of £* to
* which will be subject to increases as detailed above.

Option 3 – A cash lump sum amount of your choice, plus a reduced pension

If you want to take a lower cash sum amount than the maximum in option 2, choose this option by filling in the enclosed retirement decision form [RD], and we will re-quote the benefits due to you.

We may need to recalculate your benefits if you have taken or will take any pension benefits from any other registered pension scheme before your retirement date under this scheme.

Benefits payable on your death after retirement

Spouse's pension

A pension (each year), following your death, of	£*
--------------------------------------------------------	-----------

Should your spouse or civil partner be more than 10 years younger than you, the amount may be reduced.

Where there is no spouse's/civil partner's pension payable, or if your spouse/civil partner dies subsequently leaving children under 18 (or 23 if in full-time education) children's pensions may be payable.

The temporary Bridging Pension ceases on the date shown in the table above which is intended to be when your State Pension becomes available. There is no spouse's/civil partner's pension payable in respect of the Bridging Pension. The spouse's/civil partner's benefit is the same amount as it would have been had you not taken a bridging pension. Any changes in the State Pension amount or the State Pension date will not change the terms of the Bridging Pension.

Transfer Out

It may be possible for you to transfer some or all of your benefits to another registered pension arrangement. Your current transfer value is £* This value is based on a calculation date of * and is normally guaranteed for three months from this date. Please note, if you are within 1 year of your normal retirement age in the Fund, or you are still contributing to the Fund then the transfer value quoted is not guaranteed.

If you have AVC's your AVC fund would also be transferred. The value of this would be in addition to the transfer value quoted above.

If you wish to transfer your benefits to another pension arrangement, please contact us and we will issue a full transfer pack based on the transfer value and guarantee date quoted above.

If you wish to transfer any defined benefits to another arrangement that provides flexible benefits, you may be required to take appropriate independent advice from an authorised independent adviser before the transfer could proceed. Even where you are not required to take appropriate independent advice before transferring any of your benefits, the trustees recommend that you should consult with a financial adviser registered with the Financial Conduct Authority if you wish to consider this option.

MoneyHelper is there to make your money and pension choices clearer. There to cut through the jargon and complexity, explain what you need to do and how you can do it. There to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it. For clear money help that's on your side and free to use, just search for MoneyHelper: moneyhelper.org.uk or call on 0800 011 3797.

Pension Wise (only applicable if you have AVCs) is a government service from MoneyHelper that offers free, impartial guidance about your defined contribution pension options. The guidance can be accessed online, by phone or face to face and will help you understand what your overall financial situation will be when you retire. It'll talk you through your options to help you make the right decision. You'll also find out about the other factors you need to consider when deciding on your options before retirement. You should access Pension Wise and consider taking independent advice to help you decide which option is most suitable to you.

To book an appointment please visit moneyhelper.org.uk/en/pensions-and-retirement/pension-wise or call 0800 138 3944.

Alternatively if you would like us to book an appointment for you, please call us and our UK based team will set up an appointment at a time and date appropriate for you.

Before you are able to take your retirement benefits you should receive guidance from Pension Wise. Pension Wise is a government service as explained below. You do not need to take guidance if:

- You have already received guidance from Pension Wise in the last 12 months.
- You have received advice from a Financial Conduct Authority (FCA) regulated provider in the last 12 months.
- You wish to opt out.

Please complete the enclosed Pension Wise Declaration Form [PW] to inform us of your decision (only applicable if you have AVCs).

It is strongly recommended that you seek Pension Wise guidance or take regulated financial advice before making a decision on your retirement.

Be aware of pension scams. You should view the Financial Conduct Authority's website fca.org.uk/scamsmart/how-avoid-pension-scams to find out how pension scams work, how to avoid them and what to do if you suspect a scam.

Important information about your benefits

[NS]

General notes

Dependants' pensions are based on your full pension entitlement and there will be no reduction if you choose to take a cash sum and a reduced pension.

Your benefits are estimates. We will work them out again when you retire.

Pension input amount

The pension input amount is the value of the increase in the benefits you have built up under the scheme during the pension input period which ends in the relevant tax year. Under HM Revenue & Customs (HMRC) regulations you are given an annual allowance each year and you are able to increase your pension benefit within that allowance without having to pay a further tax charge. If your total pension input amount for all pension arrangements is more than the annual allowance in any tax year, you will have to declare this to HMRC on your self-assessment tax return.

You may be able to offset any amount over the annual allowance against any shortfalls from the three previous tax years. HMRC refer to this as 'carrying forward' your unused annual allowance. You can find more information about this on their website at gov.uk/tax-on-your-private-pension/annual-allowance. The annual allowance used for assessing the amount you can carry forward is £60,000.00 for tax years from 2023/24 onwards and £40,000 for tax years from 2014/15 to 2022/23. The carry forward amounts may be different if the money purchase annual allowance or the tapered annual allowance applies to you.

If your threshold income is above £200,000 and your adjusted income is above £260,000, the tapered annual allowance will apply. This means your standard annual allowance will be reduced by £1 for every £2 of income over £260,000 down to a minimum annual allowance of £10,000. If you think you may be affected by the tapered annual allowance, you can find more information on the gov.uk website.

Your pension input amounts for this scheme are shown below.

If you take option 1a or 2a then your estimated pension input amount for this scheme will be zero.

If you take option 1b or 2b then your estimated pension input amounts for this scheme are shown below.

Date pension input period ends	Tax year	Pension input amount
05/04/2026	2025/2026	£*
05/04/2025	2024/2025	£*
05/04/2024	2023/2024	£*
05/04/2023	2022/2023	£*

If your pension input amount under this scheme for the current tax year is more than the annual allowance, you may have to pay an annual allowance tax charge. If, after allowing for any carry forward, you still go over the annual allowance, the tax charge will be calculated on the amount over the annual allowance.

If this tax charge is at least £2,000 you may ask the scheme to pay this charge on your behalf to HMRC. Your benefits would be reduced to reflect this payment.

If you are interested in this option please contact us for more information, telling us the likely payment you want the scheme to make on your behalf.

We will then tell you the effect this will have on your retirement benefits and send you an 'irrevocable election form' which you will need to fill in and sign if you want to go ahead.

If you want the scheme to pay the tax charge on your behalf, we will need to receive your signed irrevocable election form before we are able to settle any of your retirement benefits.

You will not be able to ask for a payment to be made on your behalf if the money purchase annual allowance applies to you.

If you need help with tax and pension planning, we recommend that you get advice from a regulated financial adviser or tax expert.

Lump Sum Allowance

The Lump Sum Allowance (LSA) is the maximum amount of cash that can be taken tax-free at retirement. This amount has been set by HMRC at £268,275. If you have, or have applied for, any HMRC protection please ensure that we are made aware of this as it may change the amount available.

This amount is reduced if you have used up any Lifetime Allowance (LTA) before 6 April 2024. We are required to assume that part of the benefits you took were taken as a tax-free lump sum and 25% of the amount of LTA used will be deducted from your available LSA. If you are able to provide evidence from the administrator of the pensions arrangement, that a lower amount was taken, we are able to use that figure in our calculations.

If you think that you may be affected by this we recommend you seek advice from a financial adviser before proceeding with your benefits.

Lump Sum and Death Benefit Allowance

The Lump Sum and Death Benefit Allowance (LSDBA) is the maximum amount of tax-free lump sum that can be paid to, or in relation to, a member. This amount has been set by HMRC at £1,073,100 and includes tax-free lump sums at retirement, serious ill-health lump sums and the tax-free elements of authorised death benefits. Any HMRC protection you have may change this amount.

Pension guarantees

If you die during the guarantee period, we may pay a cash sum for the remaining pension payments that were due in the guarantee period.

If you die before the age of 75, your guarantee will be paid as a tax-free cash sum, unless you do not have enough lump sum and death benefit allowance available, in which case the excess cash sum will be taxed at 55% on the excess (as it is paid as a cash sum).

If you die on or after the age of 75, any guarantee will be paid after tax, under HMRC rules.

Cash sums

The rate at which your pension can be exchanged for cash is based on certain factors, which may be reviewed. When considering whether to take a cash lump sum from the scheme, we recommend that you consult a regulated financial adviser.

Where you can find more help

How and when you decide to take your pension benefits is an important decision, and one that, in most circumstances, you cannot alter once you have made it. To help you with this decision you can get free and impartial guidance from the following services.

MoneyHelper is there to make your money and pension choices clearer. There to cut through the jargon and complexity, explain what you need to do and how you can do it. There to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it. For clear money help that's on your side and free to use, just search for MoneyHelper: moneyhelper.org.uk or call on 0800 011 3797.

Pension Wise is a government service from MoneyHelper that offers free, impartial guidance about your defined contribution pension options. The guidance can be accessed online, by phone or face to face and will help you understand what your overall financial situation will be when you retire. It'll talk you through your options to help you make the right decision. You'll also find out about the other factors you need to consider when deciding on your options before retirement. You should access Pension Wise and consider taking independent advice to help you decide which option is most suitable to you.

To book an appointment please visit moneyhelper.org.uk/en/pensions-and-retirement/pension-wise or call 0800 138 3944.

Alternatively if you would like us to book an appointment for you, please call us and our UK based team will set up an appointment at a time and date appropriate for you.

Be aware of pension scams. You should view the Financial Conduct Authority's website fca.org.uk/scamsmart/how-avoid-pension-scams to find out how pension scams work, how to avoid them and what to do if you suspect a scam.

Retirement decision form

[RD]

Scheme name	: Abbott Laboratories Pension Fund (1966)
Name	: *
Pension date	: *
Your Reference	: *

Important - If you want to take retirement benefits, you must fill in all pages of this form and sign and date it at the end. If you do not do this, it will delay payment of your retirement benefits as we will have to send the form back to you to fill in properly.

Please tick the appropriate box to tell us which option you would like to take at retirement.

- Option 1a** Full pension:
- Option 1b** A smaller pension with a temporary bridging pension to expected state pension date of *:
- Option 2a** Maximum cash lump sum plus a smaller pension as shown on the statement:
- Option 2b** Maximum cash lump sum plus a smaller pension as shown on the statement, with a temporary bridging pension to expected state pension date of *:
- Option 3a** A smaller cash lump sum plus a higher reduced pension:
- Cash lump sum required: £
(This must not be higher than the amount in option 2.)
 - A higher reduced pension (which we will work out for you)
- Option 3b** A smaller cash lump sum plus a higher reduced pension with a temporary bridging pension to expected state pension date of *:
- Cash lump sum required: £
(This must not be higher than the amount in option 2.)
 - A higher reduced pension (which we will work out for you)

Declaration

By signing this retirement decision form, I confirm that –

1. I understand that I am responsible for deciding which retirement option is appropriate for my personal circumstances.
2. I understand that you are not able to provide me with any advice in relation to your options, nor shall you have any liability to me as a result of my decision.
3. I have been provided with sufficient information regarding the options available to me including access to The Bridging Pension Option Member Guide which I have read and understood. I have made an informed decision having taken such financial advice as I consider appropriate.
4. I understand that it will not be possible to reverse my decision once my benefits have come into payment.
5. I understand that if I have opted to take a temporary bridging pension, I will receive a temporary higher level of scheme pension before my expected State Pension Age in exchange for a lower level of scheme pension after my expected State Pension Age and my scheme benefits will be modified accordingly. I will also be solely responsible for any tax or state benefit implications of accepting such temporary bridging pension.

Contact details

Please tell us what your contact details will be after retirement. If you do not keep us up to date with your current address, we may suspend your pension until we can confirm that you continue to be entitled to it.

Address:	
Postcode:	
Phone number:	
Email address:	
National Insurance number:	

I confirm that there is no pension sharing order or agreement, or a pension attachment (earmarking) order, relating to my benefits under the scheme and, as far as I know, no order or agreement is being considered.

If an order or agreement is in place, awaiting a decision or being considered, please provide details.

Please print your name:	
Your signature:	
Date of signature:	

Please print your spouse's name:	
Your spouse's signature:	
Date of signature:	

Bank mandate form**[BM]**

Scheme name	: Abbott Laboratories Pension Fund (1966)
Name	: *
Pension date	: *
Your Reference	: *

Please fill in the details of the bank or building society you would like your payments to go to.

We cannot pay your pension into someone else's account on your behalf – we can only pay it into your own account or a joint account you hold with another person, unless someone managing your financial affairs has power of attorney.

We can only pay pensions to your bank account in the UK. If you live overseas and would like your cash lump sum paid to an overseas bank account in your name please contact us so we can provide you with the relevant bank mandate form for the country your account is in.

Name of your bank or building society:	
Address of your bank or building society:	
Name (or names) the bank or building society account is held in:	
Bank account number or building society collection account number:	
Bank or building society sort code:	
Building society roll number (if this applies):	

I confirm that the details above/overleaf are correct.

Please print your name:	
Your signature:	
Date of signature:	

Retirement information form

[RI]

Scheme name	: Abbott Laboratories Pension Fund (1966)
Name	: *
Pension date	: *
Your Reference	: *

We need to check that your tax-free lump sum is within the limits set by HM Revenue & Customs (HMRC).

Please answer the following questions, read the declarations, then sign and return the form.

1. Have you chosen to take a full pension or full annuity option **without** a tax-free lump sum?

YES / NO

If YES, you do not need to answer any other questions. Please sign below and return the form.

If NO, please go to questions 2.

2. Do you have an entitlement to HMRC Protection, for example Enhanced, Primary, Individual or Fixed Protection?

YES / NO

If YES, please provide copies or photos of the relevant protection. Please go to question 3.

If NO, please go to question 3.

3. Have you **already** taken, or plan to take around your retirement date, **any** benefits from any other pension arrangement?
Do not include state benefits or any spouse or dependant benefits being received.

YES / NO

If NO, you do not need to answer any other questions. Please sign below and return the form.

If YES, please answer question 4 if **all** the benefits are taken **on or after 6 April 2024**.

If **any** benefits are taken **before 6 April 2024**, please answer questions 5A and 5B.

So please answer **either** question 4, **or** parts A and B of question 5.

- 4. Will the **total** of any tax-free lump sums taken, or due to be taken on or around your retirement date, exceed £268,275?

YES / NO

Please include the tax-free lump sum amount from this Scheme to get to the total.

Tax-free lump sum means the tax-free lump sum from a Defined Benefit arrangement or the tax-free element from a Defined Contribution arrangement. If you would prefer, please send us copies or photos of any settlement documents you have received from other pension arrangements.

If **YES**, please provide the **total** of the tax-free lump sums

£.....

This time, please exclude the tax-free lump sum amount from this Scheme and provide the total of the tax-free lump sums from the other arrangements.

Please sign below and return the form.

- 5. **A)** For benefits taken before 6 April 2024, state the **total** percentage of the Lifetime Allowance used:

.....%

This figure would have been provided to you by the administrators of the pension arrangement. If you would prefer, please send us copies or photos of any settlement documents you have received from other pension arrangements. This information will allow us to calculate the amount of your available Lump Sum Allowance.

- B)** For any benefits taken on or after 6 April 2024, please provide the **total** of the tax-free lump sums. If you have not taken any on or after 6 April 2024 please enter 0.

Please exclude the tax-free lump sum amount from this Scheme:

£.....

Tax-free lump sum means the tax-free lump sum from a Defined Benefit arrangement or the tax-free element from a Defined Contribution arrangement. If you would prefer, please send us copies or photos of any settlement documents you have received from other pension arrangements.

Please sign below and return the form.

- I declare that, to the best of my knowledge, the above information is correct.
- I understand that the amount of any Lifetime Allowance used before 6 April 2024 will be used to calculate my available Lump Sum Allowance, unless I have provided evidence that a lower amount was used.
- I understand that if I have benefits that were put into payment before 6 April 2006 I will need to let you know about these as they may impact my available Lump Sum Allowance.
- I confirm that I do not intend to use any part of any tax-free cash lump sums I receive to fund a significant contribution to one or more registered pension schemes (whether directly or indirectly).
- I understand that neither the Trustees of the scheme nor Aptia are liable for any claim in the event of tax becoming payable because the information is incorrect. I understand that I will be liable in the event of tax becoming payable and any resultant penalty.
- I understand that I may need to provide further information before my benefits can be settled.

Signed (by member):..... **Date:**.....