

# BASF UK Group Pension Scheme



## Supplementary guide for employees who joined the defined contribution (DC) section between to 1 June 2009 and 31 March 2012

This supplementary guide should be read in conjunction with the DC section 'Your member guide' booklets dated April 2012. It applies to you if you:

- joined the DC section of the *Scheme* between 1 June 2009 and 31 March 2012, and
- have continuously been an active member of the DC section since 31 March 2012.

If this applies to you, some of your benefits for service after 31 March 2012 differ from those set out in the DC section 'Your member guide' booklets dated April 2012. The differences are as follows:

'Your member guide' reference	Benefit that applies																					
Booklet 1, Pages 8 and 9	<p><b>'Contributions to my account'</b></p> <p>In addition to the contribution bands shown in Booklet 1, pages 8 and 9, you are also eligible for the 7:12 transition band which means that you can choose a pension salary sacrifice* of 7% of <i>pensionable salary</i> and your <i>employer</i> will pay this and a standard <i>employer</i> contribution of 12% of <i>pensionable salary</i> to your <i>account</i>.</p> <p>In your case, the table below applies instead of the one shown on page 9 of Booklet 1:</p> <table border="1"> <thead> <tr> <th>Your pension salary sacrifice*</th> <th>Standard <i>employer</i> contribution</th> <th>Total <i>employer</i> contribution paid into your <i>account</i></th> </tr> <tr> <th colspan="3">% of pensionable salary</th> </tr> </thead> <tbody> <tr> <td>3%</td> <td>4%</td> <td>7%</td> </tr> <tr> <td>4%</td> <td>6%</td> <td>10%</td> </tr> <tr> <td>5%</td> <td>8%</td> <td>13%</td> </tr> <tr> <td>6%</td> <td>10%</td> <td>16%</td> </tr> <tr> <td>7%**</td> <td>12%**</td> <td>19%**</td> </tr> </tbody> </table> <p>*If you do not participate in pension salary sacrifice this table also applies to the regular member pension contributions you make instead.</p> <p>**The Company intends that the 7:12 transition band should run for 10 years from 1 April 2012 but eligible employees must start a pension salary sacrifice* of 7% of <i>pensionable salary</i> by 1 April 2015 in order to qualify for the highest standard <i>employer</i> contribution of 12%.</p>	Your pension salary sacrifice*	Standard <i>employer</i> contribution	Total <i>employer</i> contribution paid into your <i>account</i>	% of pensionable salary			3%	4%	7%	4%	6%	10%	5%	8%	13%	6%	10%	16%	7%**	12%**	19%**
Your pension salary sacrifice*	Standard <i>employer</i> contribution	Total <i>employer</i> contribution paid into your <i>account</i>																				
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A number of words and phrases used in this guide have a special meaning. These are defined in the **DC section 'Your member guide' booklets updated April 2012** and appear in *italics* in this guide.

Details of how *Scheme* benefits are calculated and paid are set out in the Trust Deed and Rules, which take precedence over this guide.