

An important update from the Trustee

At a glance



- You're now a member of the Whitbread Pension Plan with Aviva, so all your future pension contributions will be paid into the new Plan instead of the defined contribution (DC) section of the Whitbread Group Pension Fund.
- The money you built up in the Whitbread Group Pension Fund is still in your existing pension pot. The Trustee of the Whitbread Group Pension Fund has agreed to move this to the new Whitbread Pension Plan on or around **6 October 2026**. This will happen automatically.
- This means all the pension savings you've built up while working for Whitbread will be in one place, the Whitbread Pension Plan with Aviva.
- **There will be a blackout period from 17 August 2026 until around 21 October 2026.** During this time, there will be limits on what you can do with your pension savings in the Whitbread Group Pension Fund. **There will also be a shorter Aviva blackout period from 29 September 2026 until around 21 October 2026.** We explain both below.
- You should carefully consider how your pension pot in the new Whitbread Pension Plan with Aviva is invested.
- If you have any benefits in the defined benefit (DB) section of the Whitbread Group Pension Fund, they're not affected by these changes.

As you know, Whitbread decided to stop paying contributions into the Whitbread Group Pension Fund. Since 1 June 2026, your contributions have been paid into a new arrangement, the Whitbread Pension Plan, which is part of the Aviva Master Trust.

If you haven't already, you'll soon receive a welcome pack from Aviva. This will include details about the new Whitbread Pension Plan and explain how to register for Aviva's online portal and mobile app.

As Trustee of the Whitbread Group Pension Fund, our job is to act in the best interests of all of its members. Whitbread has asked us to move the pension pots that have built up in the Whitbread Group Pension Fund to the new Whitbread Pension Plan with Aviva. We've reviewed this request carefully and have agreed to the transfer. We believe that moving to the Aviva Master Trust offers a strong proposition which should benefit members over the long term and keep pace with the newest developments in pensions.

When will my pension pot move?

Your pension pot is expected to move on or around 6 October 2026. This will happen automatically.

We've agreed processes with Aviva to reduce the time your pension savings are not invested while the transfer is taking place. We'll write to you again in August with more details of how this will work.

What do I need to know?



There will be a blackout period around the time of the transfer. This means there will be limits on what you can do with your pension savings in the Whitbread Group Pension Fund.

This blackout period is needed so the Whitbread Group Pension Fund administrator, Aptia, can finalise member records and investment details before they are passed to Aviva. Aviva will then need time to set up your transferred pension savings in the new Whitbread Pension Plan.


The Whitbread Group Pension Fund blackout period will begin on 17 August 2026 and is expected to end around 21 October 2026. During this time:

- You won't be able to take money from your pension pot
- You won't be able to transfer your pension pot or request a transfer quote
- You won't be able to update your personal details*, including your beneficiaries
- You'll only be able to change how your pension pot in the Whitbread Group Pension Fund is invested up to 15 September 2026.

If you're planning to retire soon or would like a transfer quote, please contact the current administrator, Aptia, as soon as possible. These requests can take many weeks, and Aptia won't be able to process them unless they receive all the relevant paperwork before **17 August 2026**.

If your transfer out or retirement is not completed before the blackout period starts, you'll be able to request this from Aviva after the blackout period has lifted.

 The quickest way to contact Aptia is through their online portal:
<https://pensionuk.aptia-group.com>

 **Call:** 0344 209 6596

 **Write to:** Aptia UK Limited, Maclaren House, Talbot Road, Stretford, Manchester M32 0FP

There will also be a separate Aviva blackout period from 29 September 2026 until around 21 October 2026. During this time, you won't be able to access some features of your Aviva account. This includes viewing the value of your pension savings and making investment changes in the new Whitbread Pension Plan.

This Aviva blackout is separate from the Whitbread Group Pension Fund blackout explained above. It applies to your new Aviva account and is needed so Aviva can complete the transfer process.

*You can review and update these ahead of the blackout, if necessary, by logging in to OneView (<https://v3.aptiaoneview.co.uk/WHITBREAD/login>). Click on 'View details' and then 'View contact details'.



How is my pension invested?

Your first contribution to the Whitbread Pension Plan, and any future contributions, will be invested in the Aviva Master Trust's default investment strategy, My Future Focus Universal Lifetime, **unless you choose a different investment option**. Default means where your pension savings are invested if you don't make a choice.

When your pension savings are transferred from the Whitbread Group Pension Fund to the Whitbread Pension Plan, they'll also be invested in this default option unless you choose a different investment option in your Aviva account before the Aviva blackout starts on 29 September 2026.

If you make an investment choice before then, Aviva will use this to decide how your transferred pension savings should be invested.

The detailed investment approach will depend on how your pension pot is invested at the time of the transfer. You can find more information, including details of how different investments will be treated, in the documents and Frequently Asked Questions (FAQs) available at:

<https://workplace.aviva.co.uk/whitbread>

Your Aviva account will be set up automatically with a selected retirement age (SRA) of 65. The SRA is the age you intend to start taking money from your pension pot. If you think you'll retire at a different age, you'll be able to change this by logging in to your Aviva account.

You should consider carefully whether the default investment option and SRA are right for you.

Will I get a pension statement this year?

Your annual pension statement, showing how much money was in your pension pot in the Whitbread Group Pension Fund on 5 April 2026, will be provided later in the year. You'll also receive a statement showing how much money was transferred from the Whitbread Group Pension Fund into your new pension pot in the Whitbread Pension Plan.

You can find the current value of your benefits by logging into OneView (**<https://v3.aptiaoneview.co.uk/WHITBREAD/login>**) but note **this information may not be available after 17 August 2026** due to the blackout mentioned in this communication. **Make sure you've downloaded any documents and statements you want to keep before then.**

Want to know more about the Whitbread Pension Plan?

Visit **<https://workplace.aviva.co.uk/whitbread>**

Advice and guidance

No one connected with the Whitbread Group Pension Fund or the new Whitbread Pension Plan can give you financial advice. You may wish to speak to a financial adviser. The MoneyHelper website (**www.moneyhelper.org.uk**) has information on how to find an adviser.

