

## Important information about your Whitbread pension

### At a glance



- Whitbread has recently changed the pension arrangement it uses for its current employees. This is now the Whitbread Pension Plan with Aviva, instead of the Whitbread Group Pension Fund.
- The money you built up in the defined contribution (DC) section of the Whitbread Group Pension Fund is still in your existing pension pot, but it will move to the new Whitbread Pension Plan with Aviva on or around **6 October 2026**. This will happen automatically.
- **There will be a blackout period from 17 August until around 21 October 2026** when you can't make changes to or access your pension savings in the Whitbread Group Pension Fund. We explain this below.
- You'll receive more information before the move. You'll also receive a welcome pack from Aviva with details of the new Whitbread Pension Plan.
- If you have any benefits in the defined benefit (DB) section of the Whitbread Group Pension Fund, they're not affected by these changes.

### In February 2026, Whitbread started a consultation with contributing members of the Whitbread Group Pension Fund about changes it wanted to make to the scheme.

This involved setting up a new Whitbread Pension Plan, which is part of the Aviva Master Trust. After the consultation ended, Whitbread announced it was going ahead with the changes. Since 1 June 2026, everyone who was a contributing member of the Whitbread Group Pension Fund has joined the new Whitbread Pension Plan.

### How does this affect me?

You no longer pay contributions into the Whitbread Group Pension Fund, either because you stopped working for Whitbread or opted out of saving for a pension. However, you still have a pension pot in the Whitbread Group Pension Fund.

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 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.

You'll also receive a welcome pack from Aviva in early October with all the details you need about the new Whitbread Pension Plan, including how to register for their online app. Aviva will also write to you in early November to confirm that the transfer is complete.

### 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 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 types of 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 ended.

 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

\*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 will my pension be invested?

When your pension savings move to the Whitbread Pension Plan, they'll be invested in line with the transfer approach agreed by the Trustee.

This means we'll use your current investment position in the Whitbread Group Pension Fund to decide where your transferred pension savings should be invested in the new Whitbread Pension Plan. The aim is to keep your investment approach as close as reasonably possible to the way your pension savings are invested now. We'll explain this in more detail in the formal transfer notice.

Once the blackout period has ended, you'll be able to review your investment options in the Whitbread Pension Plan and make changes if you want to.

Your selected retirement age, or SRA, is the age you intend to start taking money from your pension pot. If you've chosen an SRA that is different to the Whitbread Group Pension Fund's standard SRA, the intention is to carry this over to the new Whitbread Pension Plan as part of the transfer. You'll be able to review and change your SRA after the blackout period has ended.

## Will I get a pension statement this year?

Your annual pension statement, showing how much money was in your Whitbread pension pot 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-deferred/>

### 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](http://www.moneyhelper.org.uk)) has information on how to find an adviser.

