



Pension Update

For members of the Defined Contribution (DC) Section

TotalEnergies UK Pension Plan

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Introduction

Welcome from the Chair

Welcome to the latest edition of Pension Update, the newsletter of the TotalEnergies UK Pension Plan.

It's been a busy six months or so since our last newsletter, so we wanted to update you on developments in the Plan and provide you with some useful reminders.

Following the nomination process in the spring, we welcomed three new Member Nominated Trustee Directors (MNTDs) to the Trustee Board. We're really looking forward to working together to ensure the Plan runs smoothly and effectively for your benefit. You can read more about the new MNTDs on pages 2, 3 and 4. I'd like to thank everyone who took part in the process – the level of interest across the membership was very encouraging.

We're also about to issue your annual benefit statement, which is probably the most important document we send you each year when it comes to understanding the current position of your pension.

All statements will be available to view on the Member Portal, but if you're a deferred member you'll also receive a hard copy in the post. We've got an article in the newsletter to help you make the most of the simpler format we're using this year.

You'll see we've also included some important reminders for you as a Plan member on page 7. I'd like to particularly draw your attention to the online services the Plan provides, in the form of the website and the Member Portal. These are really useful tools to help you get the latest information as you plan your retirement, so if you haven't yet registered (or just haven't used them in a while), why not take a look today? We've also recently launched a new Pensions App! We've provided some information about how to access this on page 6. We think this is a key milestone in the Plan's digital journey and we hope you find it useful.

You're receiving a paper version of this newsletter, as we don't currently hold an email address for you. We're trying to reduce the Plan's carbon footprint and have produced a more in-depth newsletter online. You can view the online version here newsletter.pensioninfo.totalenergies.uk/dc. You can learn about changes to the Lifetime and Annual

Allowances, the recent 'Pension Awareness Week' and the PLSA's Retirement Living Standards – plus much more.

You'll find a postcard enclosed with this newsletter that gives you the opportunity to sign up for digital communications to make sure you're getting the latest information from us in the most efficient and cost-effective way.

Why not take a look and sign up for digital communications today, to ensure you don't miss out on any key information from us in the future?

Rob White
Chair of
TotalEnergies
Pension Trustee
UK Limited



Your five-minute task



Have you taken a look at the TotalEnergies Member Portal? Here you can see how much you're paying into your pension as well as where your pension is invested. You'll also be able to view and download your annual benefit statement when it's available.

We've also got a great investment monitoring tool called Tumelo. This lets you see exactly which companies you're investing in and allows you to have your say on key decisions those companies are making.

To access the Portal, go to pensioninfo.totalenergies.uk and click or tap on the 'View my pension online' button at the top right-hand side of the screen. This will also take you to the Tumelo tool.

Take five minutes and visit the Portal today!

Introducing your new Trustee Directors

In the spring, we asked for nominations to fill three vacancies for Member Nominated Trustee Directors (MNTDs) on the Trustee Board. We had a very high level of interest, with 29 nominations. After a thorough selection process, including interviews with some of the candidates, we appointed three new MNTDs – Shonagh Anderson, Louise Cook and Alan Smale

– and welcomed them onto the team at our May Trustee Meeting.

You can find out a little more about them on the following pages.





Shonagh Anderson

I'm from Aberdeen, where I joined the Company as a lawyer, over 30 years ago. After various legal roles, including on the Elgin Franklin Project, and a period as Human Resources Manager, I was expatriated to Paris in 2000 to join the

new Gas & Power Division. Since then, I've worked in several different countries, and in the E&P, R&C and TGS Branches in both legal and senior managerial roles. I've had the opportunity to work on some amazing projects with superb professionals and I've been lucky to participate in the creation of several new organisational entities, most recently as Legal Director of TotalEnergies Global Procurement.

In 2022 I left the Company and became a pensioner. I continue to work as a consultant and am enjoying the transition to a different work-life balance which allows me to spend more time with family and friends, and to travel, read, cook and enjoy the many cultural activities in Paris. I recently went to Japan which has inspired a lot of experimenting with Japanese cooking!

Joining the Trustee Board is a way to put my experiences and skills to the service of the Plan members. There's a lot to learn and I'm very much looking forward to this new challenge.





Louise Cook

I'm 38 and currently work as Cost Culture Lead for 3C.

I've been with the Company since 2012.

When I'm not at work, I enjoy horse riding, running, the occasional game of golf and walking my bulldogs. I'm happiest outside in my wellies or losing track of time in my garage upcycling pieces of furniture.

Pensions can often be a vital element in our lives that we overlook or unfortunately never have a clear understanding of. I wanted to become an MNTD to learn and encourage those of similar age to me to have more awareness of and interest in their pension and their future beyond the realm of employment.



Alan Smale

I've been working for TotalEnergies Gas and Power (and its previous incarnations) from the Redhill office for over sixteen years. I specialise in IT, where I've held a number of diverse roles. I started my career here as a software developer, I next

moved into business analysis, then to project management and now to my current role as Development Manager where I look after our software development activities.

At 48, I'm on that pension journey; the one where you and the company pay contributions into a black box and then you wait. I wanted to be more involved than that. In one way, it was a sense of curiosity that led me to apply to be an MNTD; a chance to pull back the curtain. In another, I saw it as way to make a positive contribution whilst doing something completely different from my day job. I hope that my contributions will make a positive difference for all our members!

Outside of work, I use technology as a tool of expression through the creation of digital artworks and also through creative writing. These endeavours are influenced, in part, by my enjoyment of nature and the outdoors. Through my art, I've had the opportunity to work with a number of leading artists worldwide.

Making the most of your benefit statement

You'll soon be receiving your annual benefit statement, which tells you how your pension savings have changed in the last year, what they could be worth when you retire, and what you might be able to do to give yourself more money.

Across the pensions industry, efforts are being made to simplify these benefit statements so that people can make better use of them for their financial planning. You'll notice some changes to your statement this year. To start with, it's only two pages long – so it won't take you too long to read it and take it on board.

We want to focus on the most important pieces of information: what you have now, what you could have in the future, and what you can do about it.

That means for some of the details, such as a breakdown of where your pension savings are invested, you'll have to go to the Member Portal, where you'll be able to see up-to-date information telling you exactly what your account is worth at the time you log on.

While you're there, you'll be able to check and update your personal details. You can also use our online modeller to look at the possible effect of changing how much you pay in or when you plan to retire.

We hope you find the new benefit statements straightforward and helpful. Please contact the Plan Administrator if you have any questions about yours.



What's new?

Gallagher — a 'forever home' for Buck

You may have read in the press that Buck was recently acquired by Gallagher, another large insurance, pensions and consultancy company. As one of the industry leaders in these fields, the acquisition enables Buck to build on its commitment to delivering high-quality administration of the TotalEnergies UK Pension Plan. Your benefits will not be affected by the acquisition and Buck will still be your point of contact for questions about your pension.

Your pension in your pocket!

We're constantly looking for better ways for you to manage your pension. That's why we recently launched the TotalEnergies UK Pension Plan App! The App allows you to view your online pension account 24/7 using your handheld device.



To download the App simply go to the Apple Store or Google Play and search 'Orion+ Buck'. You'll be able to use your existing username and password combination and will need to enter 'TotalEnergies' as the Client.

If you're struggling to remember your username and/or password, please visit the Member Portal (pension.totalenergies.uk) and click or tap on the 'Forgotten your details?' option.

We hope you enjoy having your pension in your pocket!

Visit our online newsletter

As previously mentioned, we have provided a more in-depth online version of this newsletter, which includes the latest news from the world of pensions. Visit the online newsletter today by going to newsletter.pensioninfo.totalenergies.uk/dc to read what's new, including changes to the Lifetime and Annual Allowances, this year's 'Pension Awareness Week' and the latest Retirement Living Standards from the PLSA — plus much more. Remember, to avoid missing out on future Pension Updates and news from the Plan, please provide your email address by using the enclosed postcard.

Important reminders

Updates to the Plan website

The Plan website, pensioninfo.totalenergies.uk, is a great first port of call for any general questions you have about the Plan and how it works.

In the last couple of months, we've added some new animations that explain how to use the Member Portal for simple tasks such as updating your Expression of Wish form or address details.

We also put regular news updates on the website, so it's worth visiting from time to time to make sure you're aware of any matters that might affect your pension planning, for example changes to pensions legislation.



Make the most of the Member Portal

The Member Portal gives you the tools you need to take control of your pension simply and securely. You can use it for everything from investment switches to updating your details if you move house, for example.

If you haven't registered, why not do so today? It won't take long. Just go to the Plan website, select the "View my pension online" button in the top right, and choose "First time user?" when you're on the login page. You'll then need to enter your National Insurance Number, Surname and Date of Birth.

Sign up for digital communications

Enclosed with this newsletter, you'll find a postcard reminding you that we'd like you to sign up for digital communications if you think it would be appropriate for you.

By using email instead of post to get in touch with you, we can contact you more quickly and also reduce the Plan's environmental impact. Many members have already taken this step – so why not join them today?

Keep your details up to date

It's important to make sure that the Plan Administrator holds the correct details for you, particularly if you've recently moved house or had a change in marital status. If this information is incorrect, you could miss important messages about your pension or face delays and difficulties with the payment of your benefits.

You can use the Member Portal to check your details and change them if necessary. Go to **pension.totalenergies.uk** and log in – or click "First time user?" if you haven't previously registered.

If you're having trouble accessing the Member Portal, please contact the Plan Administrator.



Useful contacts

Buck is the Plan Administrator for the TotalEnergies UK Pension Plan.

If you have any questions about your benefits, you can contact them by:

☎ **0330 123 9570**

✉ **totalenergies@Buck.com**

📍 **Buck (Bristol)
PO Box 319
Mitcheldean
GL14 9BF**

MoneyHelper

You can get general help and advice about pensions from MoneyHelper, a free service from the Government.

☎ **0800 011 3797**

🌐 **moneyhelper.org.uk**

Pension Tracing Service

If you've lost touch with a pension you had in the past, the Pension Tracing Service may be able to help.

☎ **0800 731 0193**

🌐 **gov.uk/find-pension-contact-details**





