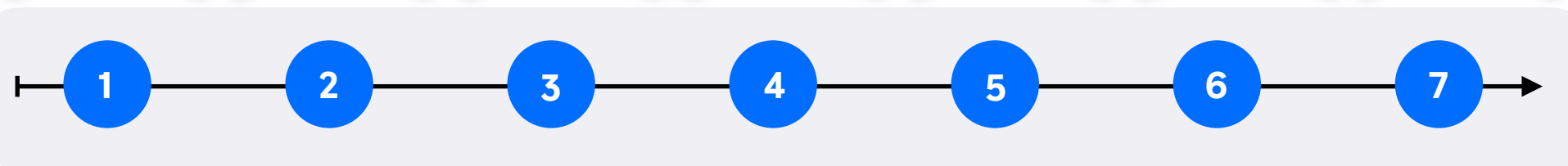
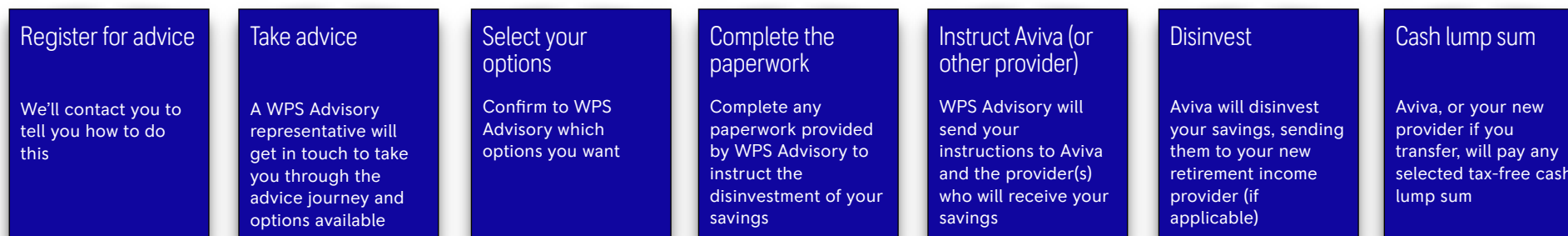




Rolls-Royce Retirement Savings Trust

How retirement works when you leave the Company



How long does each step take?

Step one: Register for advice with WPS Advisory

We'll tell you how to do this within five working days of being notified you're leaving. The online registration process is simple and should only take a few minutes.

Step two: Take advice

WPS Advisory will contact you within five working days. WPS Advisory seek to make sure the retirement you've worked hard to achieve is everything you hope it will be, so this step requires time and focus. Allow up to four weeks to complete it.

Step three: Select your options

You'll want to take some time to consider the advice and maybe discuss this with your family. However, selecting the options shouldn't take longer than 10 days.

Step four: Complete the paperwork

If you have any questions about this, make sure you get in contact with WPS Advisory.

Step five: Instruct Aviva (or other provider)

Your Savings Trust funds are held by Aviva. When you start to take them, they'll be moved to another account, either Aviva or another provider. WPS Advisory will tell Aviva what to do.

Step six: Disinvest

Aviva will sell your investments and move the proceeds to your retirement income provider.

Step seven: Cash lump sum

If you select a tax-free cash lump sum as part of your retirement income and aren't transferring your benefits to another provider, it'll be paid to you by Aviva. If your benefits are being transferred, your new provider will pay the lump sum.