

# UK Country FAQs - BENEFITS - Pension and Retirement

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If you don't find the answer to your question, please contact the HR support on [Digital Workplace](#)

- **What is the normal retirement age?**

The normal retirement age for Syensqo Interlox is currently 65, although we all have the right to work beyond this age.

- **What happens to my pension if I leave the company?**

You will become a Deferred member of the pension scheme if you do not transfer funds out of the scheme. Transfers out of the scheme need to be discussed with your new employer and we recommend you get independent financial advise.

- **I don't know which pension scheme I am in, how do I find out?**

Your monthly payslip will show a deduction paid into your pension scheme. Members of 'The Syensqo UK Defined Benefits Pension Scheme' will receive Annual Benefit Statements from the Pension Administrators named Mercer Ltd. Members of 'Syensqo Interlox Group Personal Pension Scheme' will receive communication from the Pension Advisors Second Sight. If you are still unsure please contact HRO at Warrington, [victoria.cassidy@syensqo.com](mailto:victoria.cassidy@syensqo.com) tel 01925 643505.

- **Does Syensqo offer salary sacrifice for the Pension Scheme?**

Yes, for the 'Syensqo Interlox Group Personal Pension Scheme', there is a voluntary salary sacrifice scheme. Please contact HRO at Warrington, [victoria.cassidy@syensqo.com](mailto:victoria.cassidy@syensqo.com) tel 01925 643505.

- **How much do I have to contribute to the Pension Scheme?**

For the 'Syensqo Interlox Group Personal Pension Scheme' the minimum employee contribution is 3%. For 'The Syensqo UK Defined Benefits' Duphar Section employee contribution is 6% of pensionable salary, the Interlox Section is 5% of pensionable salary and the Speciality Chemicals Section is 5% of pensionable salary.

- **Does the company contribute to the Pension Scheme?**

Yes, for the 'Syensqo Interlox Group Personal Pension Scheme', the company contributes a minimum of 6% and a maximum of 8% depending on the employee contribution. The Company makes a pension contribution for members of 'The Syensqo UK Defined Benefits Pension Scheme'. Please contact HRO at Warrington for detailed information. [victoria.cassidy@syensqo.com](mailto:victoria.cassidy@syensqo.com) tel 01925 643505.

- **Can I join the 'The Syensqo UK Defined Benefits Pension Scheme'?**

Some existing employees are active members of a Section of 'The Syensqo UK Defined Benefits Pension Scheme' this scheme is now closed to new employees.

- **Is there a Pension Scheme at Syensqo Interlox?**

Yes, All new employees will be invited to join the 'Syensqo Interlox Group Personal Pension Scheme' with Aegon Scottish Equitable.