

InterContinental Hotels Group International Savings & Retirement Plan

Dear IHG Savings & Retirement Plan members,

Take control of your retirement – Financial Counselling Benefit available for plan members

Saving and planning for retirement can be stressful and you don't have to figure it all out alone – IHG offers all employees enrolled in the IHG International Savings & Retirement Plan an annual benefit of up to USD 500 to help in obtaining an independent financial counselling service to help with your retirement planning, investment choices or taxation queries.

The amounts available to claim are as follows:

Executive members	Maximum benefit of USD 500 per year
Staff members	Maximum benefit of USD 250 per year

In addition, should you leave the employment of IHG, a one-time benefit of up to USD 500 is available to obtain advice to evaluate the option to transfer out of the plan. The claim must be submitted within 12 months of leaving IHG and is in addition to the amount available to you annually.

How to make a claim:

1. Submit a copy of your invoice/receipt for the services you have received to GlobalReward@ihg.com along with your bank details, location address and contact details. You will be eligible to be reimbursed for your expenses as per the above table. You can also choose to submit invoices from multiple vendors/services as long as the overall total comes within your benefit amount.
2. We will then validate your claim before proceeding with the request to set you up as a one-time vendor so that you can receive the benefit.
3. As this is a taxable benefit, the payment may only be issued to you directly (not your financial planner) after the expense has been incurred. Any tax payable on this benefit is your responsibility.
4. Even if you have submitted your information for past claims, you must complete steps 1-3 with each claim.

How to choose an Independent Financial Advisor:

No specific Independent Financial Advisor (IFA) is authorised, approved, affiliated or recommended by IHG and you are entirely free to find your own IFA. Here are a few handy tips to help you choose:

- We strongly advise you to request a quotation of costs from any potential IFAs before obtaining advice as their fees may exceed the benefit amount available for you to claim – **we recommend obtaining multiple quotations to ensure you get the best value for your benefit!**
- Check they are registered/regulated in your country – **ask for their registration number, where applicable.**
- If an advisor suggests changes involving your IHG pension benefit such as transferring or withdrawing the funds, enquire about how these moves will affect any other benefits you may have with the plan or whether the plan allows for you to make these changes – **is the withdrawal in your best interests?**
- Look out for red flags such as: **reluctance to provide credentials, promises of guaranteed returns, high-pressure or aggressive sales tactics, or advisors who contact you unsolicited.**

- Above all, it is essential to feel comfortable with the advice given and the decisions you are being asked to make. You retain the right to accept or reject recommendations and to change your advisor at any time.

If you have any questions regarding the benefit or want to check which category you can claim under, please contact: GlobalReward@ihg.com.

Global Reward