



# UK Sharesave

Maturity Guide



# Introduction

Once you have made all of the payments due under your Sharesave contract, the tax free bonus (if applicable) will be added to your savings and you can choose what you would like to do with your savings.

You can decide to buy the shares under option. If you do you will become a shareholder. As a shareholder you will benefit from any future dividends and have voting rights like all other shareholders of Royal Dutch Shell B (RDSB) shares. Generally speaking, you can sell some or all of the shares at any time.

If you are an Employee Insider you must read the Securities Dealing Code if you require pre-clearance for selling shares. The code can be found at

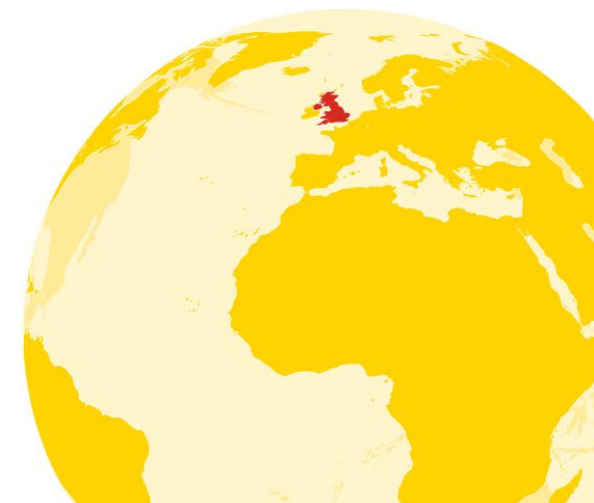
[http://www.shell.com/ethicsandcompliance/inside\\_info\\_and\\_share\\_dealing/securities\\_dealing\\_code.html](http://www.shell.com/ethicsandcompliance/inside_info_and_share_dealing/securities_dealing_code.html)

You can also decide to take your savings back including the tax free bonus.

You must make your choice within six months of maturity otherwise your option to exercise will lapse. After this you will only be able to request your savings to be returned along with the tax free bonus.

**Maturity date:** Provided you have not missed any payments your Sharesave account will mature on 1 February in the year of maturity.

If you have missed any payments the maturity date will be delayed by one month for each missed payment up to a maximum of 6 (your maturity date will be delayed until you have made your full 36 or 60 contributions). You can see your contributions at your Computershare account, under the “contributions” link on the left hand side.



# Your Choices

Once your tax free bonus has been added to your savings you will have the following options:

## Exercise Options and keep the shares

If you wish to own RDSB shares you can use your savings and tax free bonus (if applicable) to buy the shares.

The shares will be transferred to a Vested Share Account (VSA) administered by Computershare.

You can elect to have them transferred direct to a single company ISA provided by Equiniti Financial Services Limited ("Equiniti") – see section on transfer to ISA, SIPP or alternative broker.

## Transferring shares to an ISA, SIPP or alternative broker

At maturity you can elect to have the shares transferred direct to a single company ISA provided by Equiniti Financial Services Limited ("Equiniti"). If you select this option you will receive a share certificate and an application/transfer form from Equiniti. For further information contact Equiniti on 0845 300 0430\*

\*If you are calling from outside the UK you can contact Equiniti on +44 (0)121 415 0105

If you wish to transfer your shares to an alternative broker, the Corporate Nominee, SIPP or your personal ISA provider (other than an ISA with Equiniti), or hold them in certificate form you can request this once your shares are settled in the VSA. There is no fee for transferring shares out of the VSA.

If you wish to transfer your shares to an alternative account you will need full account details and broker information to make the instruction. Failure to provide full and accurate details may mean your transfer cannot be made.

## Exercise Options and sell them all

You can use your savings and tax free bonus (if applicable) to buy all of the shares and immediately sell them all. The proceeds will be paid to a bank account of your choice.

## Exercise Options and sell some of them

You can use your savings and tax free bonus to purchase all of the shares and sell a number of them. The proceeds will be paid to a bank account of your choice and the remaining shares will be transferred to a VSA.

## Withdraw your savings and tax free bonus as cash

You can withdraw your savings and bonus as cash by closing the relevant account. The proceeds will be paid to your bank account.



## 5 Year Contracts Only:

You can leave your contributions in the plan for two more years. If you leave your contributions in the plan for another 2 years you will earn a bigger tax free bonus (if applicable) however, if you do this, you will lose the option to buy shares as it will lapse 6 months after the 5 year maturity date. If you wish to take this option you need not take any action now. You will be contacted again at the email address on your account at the end of the 7 years. You will have needed to have made all 60 contributions to receive the bonus so you should check how many contributions you have made by clicking on contributions from the menu and choosing the appropriate account from the drop down menu.

## Tax and legal

Sharesave is a HMRC tax advantaged Save As You Earn Scheme.

Any interest (also known as “bonus”) you receive at the end of your savings scheme is tax free. You should note that the bonus (if any) is set by HMRC.

Also you don't pay any Income Tax and National Insurance contributions on the difference between what you pay for the shares if you use your option and what they're actually worth.

### Tax when you sell the shares

You may have to pay Capital Gains Tax when you sell the shares. However, you won't currently pay any if you put the shares into an ISA or a pension as soon as you buy them.

The plan documentation assumes that you are a UK tax payer (and are only a UK tax payer). If you are liable to pay tax in any other

Jurisdiction you should obtain your own independent tax advice before deciding to take part in the plan. In particular, if you are subject to tax in a jurisdiction which taxes you on your world wide income (for example the USA), then you are unlikely to receive a net benefit from the favourable UK revenue treatment. US taxpayers may also be subject to additional taxes under the Internal Revenue Code §409A.

If you are in any doubt about your tax position, you should contact an Independent Financial Adviser.

Remember, past share price performance is not a guide to future performance and share prices can go down as well as up.

## Contacts

The Plan website at <http://sww-stockweb.shell.com/sharesave>

The Plan Administrator, Computershare, at  
<http://www.computershare.com/employee/shellshareawards>  
email : [shellsharesave@computershare.co.uk](mailto:shellsharesave@computershare.co.uk)

Telephone : 0870 707 1430

Your HR Service Centre Contact  
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Visit the Shell Share Plans site for Twitter, share plan news and updates, video tutorials, Royal Dutch Shell investor information and much more [www.shellshareplans.com](http://www.shellshareplans.com)

