

**English FORMAT:
Ex-partner****CONFIDENTIAL**

[NAME]

[ADRES]

Dear Mr . Model Name,

You have accrued pension with Nedlloyd Pension Fund. You will receive your Uniform Pension Overview 2023. In this letter we explain a number of topics that are different from previous years.

You are receiving this overview because your ex-partner participates or has participated in the pension scheme from Nedlloyd Pension Fund. In the event of a divorce, but also at the end of cohabitation or registration partnership, certain rights are assigned to you. The overview is called a 'Uniform Pension overview'. Other pension funds and Insurers use the same structure, so you can add and compare pensions. Look closely to this overview (and then keep it carefully). You can also find the UPO in "MyNPF Pensioen" at our website.

Increase in pensions as of 1 January 2023 included in the amounts

As of 1 January 2023, all pensions/pension entitlements have been increased by the maximum possible percentage of 13.9% for our fund. The financial position of our pension fund makes this increase in your pension possible. We have incorporated this increase into the amounts on this Uniform Pension Statement.

Policy number instead of participant number

In previous years, we administered your pension claims under a participant number. From this year you will have your own policy number. The policy number is stated at the top of this letter and on all correspondence you receive from us. If you have any questions about your pension, we can quickly find your details based on this number.

Important: record your e-mail address !

We communicate with you as much as possible in a digital way. We do this because it is better for the environment and to save costs. In order not to miss any information from the pension fund, it is important that you record your **e-mail address** in 'My details' in 'MijnNPF Pensioen' on our website: www.nedlloydpensioenfonds.nl. You will then receive e-mail notifications when pension mail is ready for you in 'My documents'.

Do you prefer paper pension mail? Then you can also indicate this via our website.

Questions?

Do you need help or a question? We are here for you! You can reach us on working days between 09.00 and 17.00 via telephone number (020) 426 66 310 or pensioenservice@nedlloydpensioenfonds.nl.

Best regards,

A handwritten signature in black ink, appearing to read 'Luuk Van Tol'. The signature is stylized with a large loop at the end.

Luuk Van Tol
Manager Pension Service
Nedlloyd Pension Fund

CONFIDENTIAL

[NAME]

[ADRES]

Uniform Pension Overview 2023*Ex-partner*

Balance at 1 January 2023

**Your personal data**

[NAME]

Born on [DATE]

Policy number [XXXXXX]

Your ex-partner

[NAME]-ex-partner

Born on [DATE]

Your pension details

Type of pension scheme

Pension provider

Regulation

Retirement date of your ex-partner

Benefit agreement

Nedlloyd Pension Fund

XX

[DATE]

What pension can you expect?**What will you receive when your ex-partner retires?**

It is expected you will receive the following pension:

From [DATE] until the death of your ex-partner

€ X,XXX.XX gross per year

If you already receive a (part-time) divided pension from us, we will send you a separate statement for this.

N.B. You will not receive this pension if your ex-partner dies or if you remarry each other. If your ex-partner's retirement date changes and/or your ex-partner takes part retirement, then these amounts and commencement dates will also change.



What will you receive if your ex-partner dies?

You will receive the following from us if your ex-partner dies:

from the death of your ex-partner as long as you live

€ X,XXX.XX gross per year

How secure is your pension?



The amount of your pension is not fixed

The amount of your pension is not guaranteed and in exceptional situations it can be reduced. The financial situation of your pensionfund also influences the amount of your pension. Amongst other things, the pensionfund is faced with the following windfalls and setbacks:

- The interest: we need more money to be able to pay the same pension if the interest is low. If the interest is high, we now need less money.
- Life expectancy: the older people get, the longer we will have to pay a pension. We then need more money.
- The investments: the results of our investments may be better or worse than expected.

Check www.nedlloydpensioenfondsnl for more information about our financial situation and the policy funding ratio, which may have consequences for your pension.



Increase and decrease of your pension in the past five years

In this block you can read whether your pension has been increased or decreased this year and in the past five years.

Increase in the last five years

Every year, your pension fund tries to increase (index) your pension in line with price developments.

Your pension partly increased with the prices. In recent years, prices and pensions have risen as follows:

| | Increase pension | Increase in prices* |
|------|------------------|---------------------|
| 2023 | 13,90% | 14,50% |
| 2022 | 2,70% | 2,70% |
| 2021 | 0,75% | 1,10% |
| 2020 | 2,00% | 2,60% |

* Source: Central Bureau of Statistics

Every year, your pension fund tries to increase your accrued pension by a maximum of the percentage increase in the consumer price index (CPI) for all households over the period September of the current year and September of the previous year as determined by Statistics Netherlands (CBS). Your pension fund pays the future increases in your pension from the investment return. Due to previous increases and the expectation for the coming years, you are not immediately entitled to increases in the future. More information about indexing can be found at www.nedlloydpensioenfondsnl.



Reduction over the past five years

Your pension may be reduced in certain situations.

In recent years, your pension has not been reduced.

More information?



Would you like a total personal overview?

Do you accrue pension yourself? www.mijnpensioenoverzicht.nl contains a total personal overview of the pensions you have accrued during your employment and your State Pension. You will also find an estimate of your net income after retirement. You will also be able to compare your pension with (any) current income and view your joint pension together with your partner if applicable.



Investing for retirement

For investment information in general and to find out to what extent we take responsible investment into account, please visit www.nedlloydpensioenfonds.nl. You can also find our annual report there.



Do you have any questions? Or do you want to report a change?

You will find more information at www.nedlloydpensioenfonds.nl. You can also contact the Service Desk of Nedlloyd Pensioenfonds by calling telephone number 020 426 63 10 and via pensioenservice@nedlloydpensioenfonds.nl. You can reach us on working days between 09:00 and 17:00.

Finally

This pension overview has been carefully drawn up. We have based ourselves on the data known to us and the pension regulations that applies to you. The pension regulations are ultimately decisive. You can download the pension regulations from www.nedlloydpensioenfonds.nl. De Nederlandsche Bank (DNB) and Autoriteit Financiële Markten (AFM) supervise pension providers in the Netherlands. So also on Nedlloyd Pension Fund.