

**Your reference****Contact**

Pensioenadministratie

**Our reference**

4400-xxxxxxx-20-IDC

**Phone number**

+31 10 448 83 70

**Amsterdam,**

Augustus 2018

**E-mail**[nedlloyd.pensionfund@aon.com](mailto:nedlloyd.pensionfund@aon.com)**Re: Uniform Pension Overview 2018**

Dear,

Enclosed is your Uniform Pension Overview (UPO) of Nedlloyd Pensionfund. This UPO is provided annually. It is called a Uniform Pension Overview (UPO), because it is set up on a fixed format. Other pensionfunds and insurers apply the same format, so that pension amounts can be added up and are comparable. Please read this overview carefully and keep it for your records. You can find your UPO on our website in "Mijn NPF Pensioen".

**What is included on your UPO?**

This UPO provides an overview of your pension situation on 31<sup>st</sup> of December 2017. Changes in your situation after 31 December 2017 are not processed in this overview. First you will find your pension capital and how much pension you can buy at retirement. Finally you will find what has been arranged for your bereaved and what is arranged when you get disabled.

**Please note:**

In this UPO you will not find the pension you accrued in other Nedlloyd pension schemes before 2015. You will receive a separate UPO of those pension rights.

**[www.nedlloydpensioenfonds.nl](http://www.nedlloydpensioenfonds.nl)**

On the website of the pensionfund ([www.nedlloydpensioenfonds.nl](http://www.nedlloydpensioenfonds.nl)) you will find more information on your pension plan.

**[www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl)**

On [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you will find all your accrued pension rights, including pension rights you have accrued with different employers and your rights from the General Old Age Pensions Act ('AOW'). Included are the consequences some changes in your situation might have on your pension rights. You can login with your DigiD.

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p/a Aon  
Afdeling Pensioenadministratie  
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1100 AB Amsterdam

Algemeen telefoonnummer: +31 10 448 83 70

E-mail: [nedlloyd.pensionfund@aon.com](mailto:nedlloyd.pensionfund@aon.com)

KvK Rotterdam: 41125500

Please note: This UPO shows the amounts as per 31 december. The amounts on [www.mijnpensioenoverzicht](http://www.mijnpensioenoverzicht) can differ from the amounts on the UPO. The amounts on [www.mijnpensioenoverzicht](http://www.mijnpensioenoverzicht) are more actual because they are updated on a quarterly basis.

**Relocation**

Are you relocating outside The Netherlands? Please provide us with your new address and email address via [nedlloyd.pensionfund@aon.com](mailto:nedlloyd.pensionfund@aon.com). This allows us to contact you prior to your retirement and ensure your pension rights will be paid out smoothly.

**Questions?**

Should you have any questions after reading your UPO, please contact our pension administrator Aon via [nedlloyd.pensionfund@aon.com](mailto:nedlloyd.pensionfund@aon.com) or +31 (0)10 448 83 70.

Kind regards,

On behalf of Stichting Nedlloyd Pensioenfonds

# Uniform Pension Overview 2018

Situation per: 31 December 2017



## Your personal information

Name:

Date of birth:

Citizen servicenumber (BSN):

Employer:

Registrationnumber: 4400-xxxxxxx-20

## Your partner

Name:

Date of birth:

## Your pension information

Pensionfund: Stichting Nedlloyd Pensioenfonds

Pension scheme:

Start date of this scheme:

Your salary that accounts for your pension scheme:

You do not accrue pension on:

Salary for pension scheme:

Parttime percentage:

Available premium as percentage of the basis of the pensionable salary

Available premium:

## What are you entitled to?



### What are you entitled to in your pension scheme?

On your retirement date you buy a pension with your pension capital. The value of your pension capital on 31 December 2017 is €.

If you had quit working on 31 December 2017 with this employer, you could have bought a pension of approximately:

from the age of 67 as long as you live € gross per year

The AOW from the government is not on this overview. You will find the AOW benefit on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).



### What will your partner and children receive when you decease?

When you decease before your retirement date and at the moment of decease you work with this employer:

Your partner receives:

from your death till his/her AOW-age € gross per year

from his/her AOW-age as long as he/she lives € gross per year

Each child receives from your death, as long as he/she is not married and:

has not yet reached the age 21 or,

if your child is studying, until the age of 27. € gross per year

Please note: At [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you can find information what your bereaved receive when you decease after retirement.



### Are you disabled?

You will not receive a supplement from Nedlloyd Pensionfund on the WIA-payment from the government. Inform with your employer what he has arranged for you.

## How sure is your pension?



### The amount is not fixed

The amount is not fixed. When you retire, you will know how much pension you will receive. This depends on the return on investments, the premium you and your employer have paid and the rates for purchasing your pension payments. Nedlloyd Pensionfund or an insurer of your choosing will calculate the rates on the basis of interest, life expectancy and costs.

In the above amounts we used the rates for pension on 31 December 2017.



### Increase of pension

On the pension capital no indexation allowance is granted.

## Information?



### Do you need a complete overview?

On [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you will find a complete overview of the pension you have accrued via your employer and your AOW benefits and an indication of net amounts. You can also compare your pension with your current income.



### Do you need oversight in choices you have?

In the Pensioen 1-2-3, to be found on [www.nedlloydpensioenfonds.nl](http://www.nedlloydpensioenfonds.nl), you can see what choices you have and you will find more information about your pension scheme.

**Do you need more information?**

For more information, please contact our pension administrator Aon at nedlloyd.pensionfund@aon.com or +31 0(10) 448 83 70. On the website of the pensionfund [www.nedlloydpensioenfond.nl](http://www.nedlloydpensioenfond.nl) you will find the latest information regarding your pension.

**Relocation**

Are you relocating outside the Netherlands. Please provide us with your address. In order to pay your pension is it important that we can contact you. If you live abroad please also inform us if you get married or if you cohabit or you get divorced or your cohabitation ends. If you live in the Netherlands and you cohabit or your cohabitation ends please inform us about these life events.

**Pension Factor A in 2017**

€

You will need your fiscal space for supplementing your pension with life annuities.

This Pension Overview has been produced with the utmost care. We used your pension scheme and the information available to us. The terms of the pension scheme are always decisive. No rights may be derived from the English translation of this Pension Overview.

You can obtain your pension scheme from our pension administrator or on our website.