



**Your reference**

**Our reference**

**Amsterdam,**

4400-xxxxxxx-20-IDCDB

Augustus 2018

**Behandeld door**

**Telefoon rechtstreeks**

**E-mail**

Pensioenadministratie

+31 10 448 83 70

nedlloyd.pensionfund@aon.com

## Re: Uniform Pension Overview 2018

Dear,

Enclosed is your Uniform Pension Overview ('UPO') of Nedlloyd Pensionfund. 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 and are comparable. Please read this overview carefully and keep it for your records. You can find the UPO on our website at "Mijn NPF Pensioen".

### What is included on your UPO?

This UPO provides an overview in your pension situation on 31<sup>st</sup> of December 2017. Any events after this date impacting your pension rights are not included. This overview consists of all your accrued pension rights and is based on the pension scheme that applies to you.

### [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 scheme.

### [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.

Please note: The UPO shows the amounts as per 31 December 2017. 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

Enclosed:

- UPO 2018

# Uniform Pension Overview 2018

Situation per: 31 December 2017



## Your personal information

Name:

Date of birth:

Citizen service number (BSN):

Registration number:

## Your partner:

Name:

Date of birth:

## Your pension information

Pensionfund:

Stichting Pensioenfonds Nedlloyd

Pension scheme:

Start date of this scheme:

End date of this scheme:

## What pension rights are you entitled to?



### Accrued pension rights?

Until 31 december 2017 your accrued pension rights are:

from 65 years as long as you live

€

gross per year

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



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

When you decease before retirement:

Your partner receives:

from your death as long as he/she lives € gross per year

Your children receive as long as he/she is not married:

from your death until age 21 or,  
if your child is studying until age 27 € gross per year

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

### How sure is your pension?



#### The amount of your pension is not fixed

It is possible that your pension can not grow at the same rate as the prices. Our pensionfund faces the following risks, for example:

- People are getting older. We have to pay pension for a longer time.
- A low interest rate makes pensions more expensive. Nedlloyd Pensionfund needs more money to pay the same amount of pension.
- The return on investments can be disappointing.

For more information on the financial information we refer to our website [www.nedlloydpensioenfond.nl](http://www.nedlloydpensioenfond.nl).



#### Increase of pension rights

Nedlloyd Pensionfund tries to increase your pension rights annually with the consumer general price index (CPI) as published by the Central Bureau of Statistics (CBS) from "September 2017 to September 2016". Before 2016 the board used the period "October to October". For this conditional indexation no reservations have been made nor has any premium been paid. The increase of your pension rights and pension entitlements is funded by the return on investments. Past increases and expectations for the future do not imply an entitlement to pension increases in the future.

If you are able to buy the same with your pension depends on the increase of your pension rights and the increase of the prices. The past years the increase of the prices and the pension rights were as follows:

Year	Increase of prices*	Increase of your pension rights
2017	1,50%	1,35%
2016	0,10%	0,05%
2015	0,70%	0,35%
2014	1,00%	0,00%
2013	2,90%	0,00%

\*source: CBS

We expect that we do not have to reduce your pension rights in the coming years.



### Reduction of pension rights

In exceptional cases your pension rights can be reduced. Nedlloyd Pensioenfonds has reduced your pension rights in the last years by:

Year	Reduction
2017	0,00%
2016	0,00%
2015	0,00%
2014	0,00%
2013	0,00%

We expect that we do not have to reduce your pension rights in the coming years.

### Do you have any questions?



#### Do you want a complete overview?

On [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you will find a complete summary of your pension rights, AOW benefits and an indication of net amounts. This is helpful if you participated in a different pension.



#### Do you need more information?

For more information please contact our pension administrator Aon at [nedlloyd.pensionfund@aon.com](mailto:nedlloyd.pensionfund@aon.com) or +31 (0)10 4488370. On the website of the pension fund [www.nedlloydpensioenfonds.nl](http://www.nedlloydpensioenfonds.nl) you will find more information.

#### Relocation

Are you relocating outside the Netherlands? Please provide us with your new address. In order to pay your pension is it important that we can contact you. Please also inform us if you live abroad and you get married or cohabitante, get divorced or your cohabitation ends.

If you live in the Netherlands and you cohabitante or your cohabitation ends, please inform us about these life events.

This Uniform 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 Uniform Pension Overview.

You can obtain your pension scheme from our pension administrator.