

*Please see for an English translation:  
[www.nedlloydpensioenfonds.nl/meer-informatie/documenten/](http://www.nedlloydpensioenfonds.nl/meer-informatie/documenten/)*

**Your reference:****Contact:**

Pensioenadministratie

**Our reference:**

4400-xxxxxxx-60

**Phone:**

+31 10 448 83 70

**Amsterdam,**

2018

**E-mail:**

nedlloyd.pensionfund@aon.com

**RE: Uniform Pension Overview 2018**

Dear

Enclosed is your pension overview. This overview is provided to you because you are receiving pension benefits from Nedlloyd Pensionfund. It is called a Uniform Pension Overview (UPO), because it is set up based on a fixed format. Other pension funds and insurers apply the same format, so that pension amounts are additive and comparable. Please read carefully and keep this overview for your records.

**What is included on your UPO?**

This pension overview provides insight on your pension situation on 31<sup>st</sup> of December 2017. You will find the pension benefit(s) you receive. Furthermore you will find the benefits your bereaved will receive after you decease. Changes in your situation after 31<sup>st</sup> of December 2017 are not processed in this overview.

**Association Participants Nedlloyd Pensioenfonds (DNP)**

The Association Participants Nedlloyd Pensionfund (DNP) exists since 1994 and represents the interests of pensioners and deferred participants. This is achieved through frequent internal discussion, meetings with the board of Nedlloyd Pensionfund and the proposing of candidate board members and members of the accountability body on behalf of the fund's pensioners.

DNP's annual meetings take place in Utrecht. During the annual meetings members are informed about developments in the pensionfund. Moreover, DNP's annual meetings provide an excellent opportunity to shake hands with familiar faces once more.

The board of the pensionfund underlines the importance of DNP and supports its activities. You can apply as a member by sending an email to [ledenadmin@vereniging-dnp.nl](mailto:ledenadmin@vereniging-dnp.nl). Members' contribution is € 17,50 per annum. You are also invited to visit DNP's website. ([www.vereniging-dnp.nl](http://www.vereniging-dnp.nl))

**Relocation**

Are you relocating outside The Netherlands? Please provide us with your new address and email address.

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

Kind regards,

On behalf of Stichting Nedlloyd Pensioenfond

# Uniform Pension Overview 2018

Situation per: 31 December 2017

Commenced Pension



## Your personal information

Name:

Date of birth:

Citizen servicenumber (BSN):

Registrationnumber:

## Your partner:

Name:

Date of birth:

## Your pension information

Pensionfund:

Pension scheme:

## What pension rights are you entitled to?



### Accrued pension rights

You receive as long as you live

€

gross per year



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

If you decease, your partner will receive:

- from your death as long as he/she lives

€

gross per year

If you have children under the age of 27, they will possibly receive a payment. For more information see your pension scheme.

## How sure is your pension?



### The amount of your pension is not fixed

The amount of your pension is not fixed and can be reduced in exceptional cases. 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 our financial situation we refer you to our website. Our financial situation can have consequences for the amount of your pension.



### 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 "October to October". As of 2016 the board uses the period "September 2015 to September 2016". 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	1,5%	1,35%
2016	0,1%	0,05%
2015	0,7%	0,35%
2014	1,0%	0,0%
2013	2,9%	0,0%

\*source: CBS

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



### Reduction of your pension rights

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

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

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

### Do you have any questions?



#### Do you have any questions?

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

#### Relocation

Are you relocating outside The Netherlands? Please provide us with your new address. Please also register in the Dutch Register for Non-Residents ([www.rvig.nl](http://www.rvig.nl)).

If you live abroad and get married or cohabit (with a cohabitation agreement) or if you are getting a divorce or your cohabitation has ended, please inform us.

If you live abroad while receiving pension benefits from Nedlloyd Pensionfund, you will receive a form called 'Life Certificate' annually. You need to complete and send back this form every year.

Please inform us if you live in the Netherlands and you are cohabitating or your cohabitation has ended.

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.