


Uniform Pension Statement 2018


(Basic Pension Plan)



Stand by: 01-01-2018

	Your personal information	
	<Your name>	
	Born:	<Date of birth>
	Employer:	<Name employer>
	Registration number:	<Number>
	Your partner	
	<Name of your partner>	
	Born:	<Date of birth of your partner>
	Your pension data	
	Pension provider:	ABN AMRO Pensioenfonds
	Pension agreement:	Collective Defined Contribution Scheme
	Pension scheme:	Average pay plan
	Date in service with your current employer:	<Date of employment>
	Start pension accrual:	<Date>
	Start premium waiver due to incapacity for work:	<Date>
Pensionable salary (based on 36 or 40 hours):	€ <Amount>	
Fulltime franchise:	€ 13.123,00	
Fulltime pension basis:	€ <Amount>	
Accrual percentage retirement pension:	1,875% per year	
Accrual percentage partner's pension:	1,3125% per year	
Parttime percentage (based on 36 or 40 hours):	<xx> %	


Which pension have you accrued?



All amounts are **gross annual amounts**. This means premiums and taxes still have to be paid. Your pension is paid out in monthly installments.



	How much pension have you accrued per 01-01-2018?	
	From <Date> as long as you live:	€ <Amount>
<p>The AOW state benefit and the attainable pension is not included in this statement. You will find that on www.mijnpensioenoverzicht.nl.</p>		



	<p>What will your partner and/or children receive upon your death? If at time of death you actively accrue in this scheme.</p> <p>Your partner will then receive:</p> <table border="1" data-bbox="357 336 1452 421"> <tr> <td>From your death as long as he/she lives:</td> <td>€ <Amount></td> </tr> </table> <p>Every child will then receive:</p> <table border="1" data-bbox="357 510 1452 595"> <tr> <td>From your death untill he/she is 21 years old:</td> <td>€ <Amount></td> </tr> </table> <p>Attention: Check on your personal portal what your partner and/or children will receive if you no longer participate in this pension scheme</p> <p>Curious about the total pension you will receive? Check this on www.mijnpensioenoverzicht.nl.</p>	From your death as long as he/she lives:	€ <Amount>	From your death untill he/she is 21 years old:	€ <Amount>
From your death as long as he/she lives:	€ <Amount>				
From your death untill he/she is 21 years old:	€ <Amount>				
	<p>What happens when you become incapacitated for work? If you become incapacitated for work, your pension accrual will continue (partially) for the percentage that you are incapacitated. ABN AMRO Pensioenfonds does not supplement the benefit paid by the UWV.</p>				

How certain is your pension?

	<p>The amount of your pension is not fixed We try increase your pension with the same rate as price increases (inflation). But it is not certain that this can happen. Your pension can also be reduced. We are dealing with the following risks:</p> <ul style="list-style-type: none"> - Log life: People are living longer. We therefore have to pay the pensions longer than expected. - Interest rates: The interest rate can fall. The pension fund then needs more money to pay the same pension. - Return to investment: The result of the funds invested can be disappointing. <p>For more information check www.uk.abnamropensioenfonds.nl.</p>
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	<p>Pension adjustments</p> <p>Whether you can buy as much in the future as now depends on the increase in your pension and inflation. We try to adjust your accrued pension every year on April 1st to compensate for inflation.</p> <p>In recent years, prices (inflation) and pensions have increased as follows:</p> <table border="1" data-bbox="357 409 1453 604"> <thead> <tr> <th>Year</th> <th>Price increases (inflation)*</th> <th>Indexation</th> </tr> </thead> <tbody> <tr> <td>2017</td> <td>1,7%</td> <td>1,7%</td> </tr> <tr> <td>2016</td> <td>0,6%</td> <td>0,6%</td> </tr> <tr> <td>2015</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> <p>* The price rises are based on the CBS Consumer Price Index for all households from January to January.</p> <p>Over the past three years, pensions have grown at the same rate as inflation. Whether this will happen in the future is uncertain. We can probably increase your pension in the coming years to compensate for inflation. This is based on the results of the 'Asset Liability Management' study (ALM). The board conducts an annual ALM. The outcomes can vary from year to year.</p> <p>You can read more about the indexation policy on <a 121="" 214="" 435="" 562"="" href="https://uk.abnamropensioenfonds.nl/about-the-fund/indexation-policy/.</p> </td> </tr> <tr> <td data-bbox=">  </p>	Year	Price increases (inflation)*	Indexation	2017	1,7%	1,7%	2016	0,6%	0,6%	2015	0%	0%	<p>Reduction of pensions</p> <p>Your pension can be reduced in exceptional situations. Pensions have not been reduced in recent years. Whether this will happen in the future is uncertain. It is unlikely that we will have to reduce your pension in the coming years.</p> <p>You can read more information about the reduction policy on <a 114="" 328="" 589="" 611"="" data-label="Section-Header" href="https://uk.abnamropensioenfonds.nl/about-the-fund/reduction-policy/.</p> </td> </tr> </table> </div> <div data-bbox="> <h2>Knowing more?</h2> </p>
Year	Price increases (inflation)*	Indexation												
2017	1,7%	1,7%												
2016	0,6%	0,6%												
2015	0%	0%												

	<p>Want a personal total statement?</p> <p>On www.mijnpensioenoverzicht.nl you will find a personal statement of the pension you have accrued through your work and the AOW state benefit. You will also see an estimate of your net income after retirement. And you can compare your pension with your current (or last) income and, together with your partner, view your joint pension.</p>
	<p>Want more insight into the choice you have?</p> <p>In Pension 123 you can see which choices you have and find information about the pension scheme. In addition, you can see on the pension planner via your personal portal what the influence of these choices is on your own pension. The pension planner shows what your net income will be based upon the choices you make.</p>

	<p>Any questions?</p> <p>You can find more information at www.abnamropensioenfonds.nl or your personal portal. You can also contact our Pension Desk by sending an e-mail to pensioendesk@abnamropensioenfonds.nl. In any case, state your registration number: <Number>. We can be contacted by telephone from Monday to Friday from 8:30 am to 3:00 pm on telephone number 020 - 237 57 77.</p>
	<p>Pension accrual factor A in 2017: € <Amount></p> <p>You need your factor A, the annual pension accrual, if you want to calculate how much tax allowance you have to supplement your pension with annuities.</p>

This is a translation of the original Dutch text. In the event of any inconsistency between the Dutch original and this translation, the Dutch text prevails.