


Uniform Pension Statement 2019

(Net pay Pension Plan)

Stand by: 01-01-2019

| | | |
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|  | 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 Pensioenfond |
| | Pension agreement: | Net defined contribution plan |
| | Date in service with current employer: | <Date of employment> |
| | Date participation in this pension scheme: | <Date> |
| | Retirement age in your pension scheme: | 68 years |
| | Start premium waiver due to incapacity for work: | <Date> |
| | Pensionable salary (based on 36 or 40 hours): | € <Amount> |
| | Tax limit (fulltime): | € 107.593,00 |
| | You accrue net pension capital over: | € <Amount> |
| | Graduated calculation of retirement pension with full participation: | Calculation depends on your age <Your choice> |
| | Percentage in which you participate: | <Staff percentage x Your choice of participation> |
| Deposit percentage: | <Staff percentage> | |
| Accrual percentage partner's pension: | 0,56% per year | |
| Parttime percentage (based on 36 or 40 hours): | <xx> % | |

Which pension have you accrued?


What do you get when you retire (as at 01-01-2019)?

When you retire, you purchase a pension with your investment value. Your investment value on 01-01-2019 is € <amount>.

Suppose your pension accrual would have stopped on 01-01-2019. You can then purchase the following pension when you retire:

| | |
|--------------|-------------------------|
| From <Date>: | € <Amount> net per year |
|--------------|-------------------------|



Estimation of the pension that you will receive if you continue to build up pension until you retire:

| | |
|--------------|-------------------------|
| From <Date>: | € <Amount> net per year |
|--------------|-------------------------|


We assume that you opt for a variable pension. For more information go to <https://uk.abnamropensioenfonds.nl/downloads/layer-2-pension-123-net-pension-scheme/>

The [AOW-state benefit](#) and the attainable pension is not included in this statement. You will find that on www.mijnpensioenoverzicht.nl.


Pension accrued in a net pension scheme is **not** included on www.mijnpensioenoverzicht.nl.

| | | | | | |
|---|---|--|-------------------------|---|-------------------------|
|  | <p>What will your partner and/or children receive upon your death? If at the time of death you work with this employer.</p> <p>Your partner will then receive:</p> <table border="1" data-bbox="357 465 1453 517"> <tr> <td>From your death as long as he/she lives:</td> <td>€ <Amount> net per year</td> </tr> </table> <p>Every child will then receive:</p> <table border="1" data-bbox="357 602 1453 654"> <tr> <td>From your death until he/she is 21 years old:</td> <td>€ <Amount> net per year</td> </tr> </table> <p>Attention: Do you die after you left employment with this employer? Then this partner's pension and orphan's pension are no longer insured.</p> <p>Check https://www.mijnpensioenoverzicht.nl/ for what your next of kin will receive if you die when you no longer work with this employer.</p> <p>Pension from the net pension scheme, however, is not included on www.mijnpensioenoverzicht.nl.</p> | From your death as long as he/she lives: | € <Amount> net per year | From your death until he/she is 21 years old: | € <Amount> net per year |
| From your death as long as he/she lives: | € <Amount> net per year | | | | |
| From your death until he/she is 21 years old: | € <Amount> net per year | | | | |
|  | <p>What happens when you become incapacitated for work? If you become incapacitated for work, your pension accrual continue (partially). ABN AMRO Pensioenfond does not supplement the benefit paid by the UWV.</p> | | | | |




How certain is your pension?

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|  | <p>The amount of your pension is not fixed</p> <p>The level of your pension depends on the level of your available premium, the rate that pension providers apply when you purchase your pension and the return on your investments. The level of your pension also depends on the choice you make for a fixed or a variable pension. The above amounts are based on our purchasing rate for pension on 01-01-2019.</p> <p>For more information check www.uk.abnamropensioenfond.nl.</p> |
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How many premiums and costs have been paid?

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|---|--------------------------------------|--------------|--------------|
|  | Your investment value on 01-01-2018: | | € <amount> |
| | Premium you paid in 2018: | € <amount> | |
| | Risk premium for death | € - <amount> | |
| | Risk premium exemption | € - <amount> | |
| | Investment management costs | € - <amount> | |
| | Subtotal: | | € - <amount> |
| | Return on investments: | | € <amount> |
| Your investment value on 01-01-2019: | | € <amount> | |
| | | | |

Knowing more?

| | | |
|---|--|---|
|  | <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>Pension accrued in a net pension scheme is not included on www.mijnpensioenoverzicht.nl.</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.</p> | |
|  | <p>Do you want to know more about the financial health of ABN AMRO Pensioenfonds?</p> <p>The policy funding ratio of ABN AMRO Pension Fund was 129% at 31-12-2018. Visit <a data-bbox="204 1352 327 1473" href="https://uk.abnamropensioenfonds.nl/about-the-fund/about-abn-amro-pension-fund/ for more information about our financial situation and the current policy coverage ratio, which may have consequences for your pension.</p> </td> </tr> <tr> <td></p> | <p>Any questions?</p> <p>You can find more information at <a href="http://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> |

This pension overview has been drawn up in a careful manner. We started from the information known to us and your pension regulations. The pension regulations ultimately determine. You can request or download the pension regulations from us at <https://uk.abnamropensioenfond>s.nl/downloads/pension-plan-rules-2014/ De Nederlandsche Bank (DNB) and Netherlands Authority for the Financial Markets (AFM) supervise pension providers in the Netherlands. So also at ABN AMRO Pension Fund.

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.