Your future income

Your ABP pension!

Version 2023
Welkom!
Goed dat u er bent

“Teams” rules

Camera on
Microphone off
Raise hand
question
Welcome!
Good to have you here

How your pension accrues

What choices can you make
Pension: a house with 3 floors

ABP
Multi option Pension

AOW
State pension

Insurances &
Bank savings
When will I receive my State Pension?
## Your State pension

<table>
<thead>
<tr>
<th>Born</th>
<th>State pension year</th>
<th>State pension age</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 1956 to Feb. 1957</td>
<td>2023</td>
<td>66 yr 10 months</td>
</tr>
<tr>
<td>Mar. 1957 to Dec. 1957</td>
<td>2024</td>
<td>67 yr</td>
</tr>
<tr>
<td>Jan. 1959 to Dec. 1959</td>
<td>2026</td>
<td>67 yr</td>
</tr>
<tr>
<td>Jan. 1961 to Sept. 1961</td>
<td>2028</td>
<td>67 yr 3 months</td>
</tr>
<tr>
<td>From Oct. 1961</td>
<td>2029 a.f.</td>
<td>?</td>
</tr>
</tbody>
</table>
Your ABP Pension

Pension Accrual
- Each year you build up pension based on the full-time salary of that year
- Working part-time = part-time pension
- All amounts together = total pension
- The aim of ABP is to increase your pension every year
Pension Accrual

Formula

- Percentage
  - How much is the annual pension accrual
- Franchise
  - The part of your salary we do not take into account when we calculate your pension.
  - No premiums are owed over this amount

Example

Salary € 56.000
Franchise € 16.350
Percentage 1,875%

Pension accrual = (56.000 – 16.350) x 1,875%
= € 743 (fulltime job)
New pensionsystem

- Age-dependent allocation
- Solidarity reserve
- Amendment

Returns uniform investment portfolio
Premium (b.o ambition)
Expected premiums and returns

Expected pension
What is a good pension?
Pension choices

✓ **When** shall I retire?

✓ **Full or** partial retirement?

✓ Shall I make changes to the **Surviving dependants** pension?

✓ **How much** pension would I like to receive?
From 1-1-2024 (?) new choice

Lump sum

- One-off payment at retirement
  - Max. 10% of pension capital

- Has an effect on:
  - Taxes
  - Municipal allowances
  - Pension for ex-partner

- Is not allowed in combination with:
  - Adjusting your pension (first more, later less)
  - Not even to compensate lack of State pension
These are your choices

<table>
<thead>
<tr>
<th>Choice</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early or later retirement</td>
<td>+ 67 -</td>
</tr>
<tr>
<td>Partial retirement</td>
<td>![Clock Icon]</td>
</tr>
<tr>
<td>Exchanging the Surviving dependants pension</td>
<td>![Pension Icon]</td>
</tr>
<tr>
<td>First more, later less or reversed</td>
<td>![Currency Icon]</td>
</tr>
</tbody>
</table>
When shall I retire?
Retiring at state pension age

Salary

ABP Multi option Pension

State pension

60

Uw AOW-leeftijd
Early retirement

- Salary
- ABP Multi option Pension
- State pension

[Age:
60
63
Uw AOW-leeftijd]
Late retirement

- Salary
- ABP Multi option Pension
- State pension

60
Uw AOW-leeftijd
Would I like to work less?
Part-time retirement

Salary

ABP Multi option Pension

State pension

60
63
Uw AOW-leeftijd
Should I make changes to my Surviving dependants pension??
Pension for your partner

**Partner**
- ✔ Married
- ✔ Municipal registered partnership
  - • Automatically registered with ABP
- ✔ Living together “civil partnership”
  - • Register your partner!

**Ex-partner**
- ✔ Not in all cases

**Children**
- ✔ Up to age 25
Exchanging your Surviving dependants pension

Salary

Surviving dependants pension

ABP Multi option Pension

State pension
How much pension do I want to receive?
Your choice
Adjusting your pension

Salary

60

ABP Multi option Pension

63

State pension

Uw AOW-leeftijd

ABP
What if I leave ABP and/or the Netherlands?

(International) Transfer

- If you change employer within the Netherlands
  - you can apply to transfer your ABP pension to your new pension fund
- If you leave the Netherlands
  - International transfer (ITPB) is possible under certain conditions

- If transfer is not possible
  - Your pension will remain in the fund
  - Dependents Pension not in all cases

- Send us your new address or pass on your personal email address to enable us to continue to help you.
- Request a DigiD account or an eIDAS (within the EU)
- inform the RNI and the SVB of your new address.
About us
Read more about who we are.

Press releases
Read our latest press releases.

Investments
ABP is one of the largest pension funds in the world. How do we invest?

Financial situation
Read more about ABP's financial situation.

Pension information
We have translated some documents in English for non-native speakers.

Read more
MijnABP: your personal web-page

✓ Visit abp.nl
✓ Log on using your DigiD
✓ Or log on using eIDAS
Verandert er niets in uw situatie? Dan ontvangt u vanaf 67 jaar en 3 maanden een pensioen van € 1.850 netto per maand

Verandert uw situatie?

- Werk
- Wonen
- Relatie
- Overlijden

Wanneer wilt u met pensioen?
Heeft u al een moment in gedachten?
Bekijk wat er mogelijk is.
> Ontdek uw keuzes

U hoeft niet te wachten tot u AOW ontvangt
U kunt al vanaf uw 60ste met pensioen. Bekijk hoeveel pensioen u straks per maand ontvangt op uw gewenste pensioenleeftijd. En wat u kunt doen om uw pensioen aan te passen aan uw wensen.

Bent u op dat moment gedeeltelijk arbeidsongeschikt? Dan kunt u met pensioen gaan voor het deel dat u werkt.
> Ontdek uw mogelijkheden
We are here to help you

check
mijnpensioenoverzicht.nl

045 579 60 70
ABP bellen

ABP
Building a good pension together