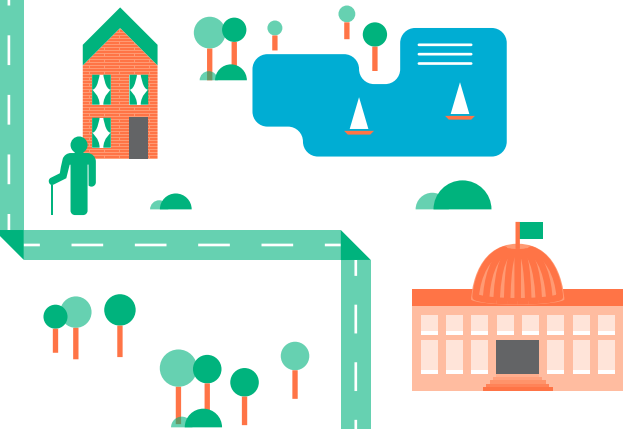
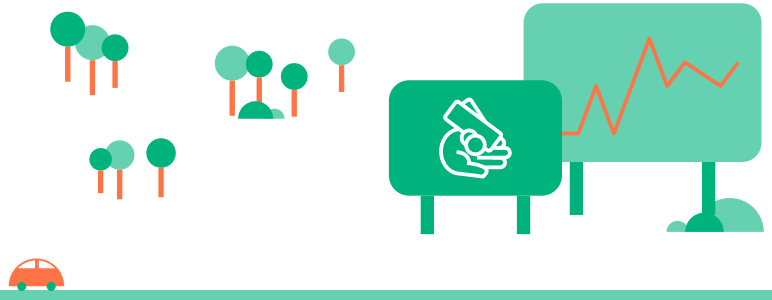


Pension Roadmap 2025

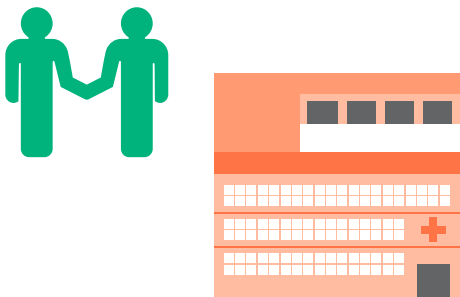


- Your pension contribution is 6%; NN IP contributes 24%
- Pensionable salary is capped at € 11,483
- In 2025, if you are disabled, you will accrue 1.875% pension on your pension basis (pensionable salary minus € 18,475)

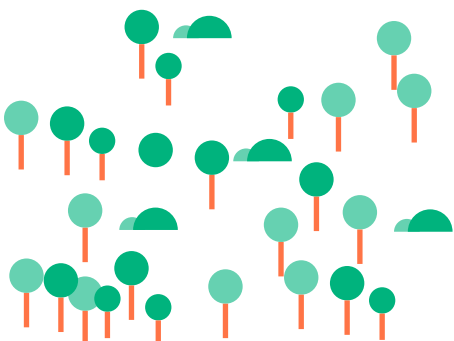
- The largest part of your future pension will be funded from return on the pension fund's investments
- The fund has a matching (low risk profile) and return (higher risk profile) portfolio
- Check the investment policy (nn.cdcpensioen.nl/en/investments)



- The standard retirement age is 68
- Early retirement (on a part-time basis) is possible from the age of 60
- Additional savings in the CDC pension plan are not possible. Check the Pension Planner (nn.cdcpensioen.nl/en) for other options.
- It is not possible to abstract money out of your pension accrual
- You are usually entitled to accrue Dutch state pension (AOW) If you live or work in the Netherlands (www.svb.nl/en/aow-pension)



- In 2022, partner pension on a risk base is 1.3125% of your pension base (pensionable salary minus € 18,475)
- If you stop working at NN IP, part of your old age pension you built up after 1 July 2019 will automatically be converted into partner and orphans pension.
- Note: register your partner in case of cohabiting! He or she is otherwise not entitled to partner pension!



- Manage your pension online at 'My Pension' (nn.cdcpensioen.nl/en)
- Note: check your accrued pension at NN IP, other employers and Dutch state pension at mijnpensioenoverzicht.nl
- In case of any questions, contact the Pension Desk at 088 - 1162 421 or pensioenloket@nn.cdcpensioen.nl

