

Your details



Your personal details

Name: A.B. Example
 Date of birth: 1 January 1900
 Employer: NNIP
 Client number: 499-0123456789-01

Your partner
 Name: I. Partner
 Date of birth: 2 January 1900

Your pension details
 Pension administrator: NN CDC Pensioenfondsen
 Pension agreement: Benefit plan
 Pension plan: Basic Pension Plan
 Gross pension plan

Starting date of employment: 13 July 2009
 Starting date of pension plan participation: 1 January 2015
 All calculations in this pension overview are based on a retirement age of: 68 years
 Contribution paid by your employer in 2021: 30% of your pension base
 Your contribution in 2021: see your salary slip
 Full-time pensionable salary (maximum): € 137,800.00
 Full-time franchise: € 17,545.00
 Full-time pension base: € 11,483.00
 Accrual rate old-age pension: 1.875%
 Part-time percentage: 100.00%

In 2023, the maximum pensionable salary is € 10,734.17 per month. This amount is adjusted annually to correspond with the maximum amount allowable for tax purposes. You do not accrue pension in this pension plan for salary you earn in excess of this amount.

All amounts in this pension overview are based on your personal details as specified in this section. Changes in your personal situation will ultimately affect your pension benefits. For example, if you decide to retire early or on a part-time basis, you will accrue less pension and your pension benefits will therefore be lower.

How much pension will you get?



What will you receive when you retire?

Your pension accrual in this pension plan as at 1 January 2024 will pay out for the rest of your life, from the age of 68: € 14,158.88 gross per year

Your Dutch state pension (AOW) is not included in this overview. You will find it at www.mijnpensioenoverzicht.nl.

Do you have or are you building up a pension with other pension providers? In that case you will also receive a UPO from these pension providers. Each provider is obliged to provide a pension statement about the entitlements you have accrued with that provider. For a good overview you should combine all UPOs.



How much pension will your partner and children (if applicable) receive if you pass away?

If you pass away before your pension has started and at that moment you are participant in this pension plan:

Your partner will receive as of your passing away as long as he/she lives: € 33,479.48 gross per year

Each child will receive as of your passing away until the month in which he/she turns 18: € 6,695.90 gross per year
 or if your child goes to college or runs the family household, until the age of 27: € 6,695.90 gross per year

Orphans' pension is maximized in case of more than 5 children.

Important note: Your partner and children will receive lower pension benefits if you pass away when you are no longer a participant of this plan or when you have already retired. Go to nn.cdcpensioen.nl and use your DigiD to login to 'My Pension' or visit www.mijnpensioenoverzicht.nl. This website shows what your surviving dependants will receive if you pass away when you are no longer a participant of this plan or when you have already retired.

What pension can you expect



How much pension will you get if you become incapacitated for work?

If you become incapacitated for work, you will (probably) continue to build up pension. We will not pay you a supplement to the WIA benefit paid by the Dutch state. Nationale-Nederlanden has taken out insurance to cover occupational disability pension on your behalf. Nationale-Nederlanden will provide you with information about this.

How secure is your pension?



What risks are involved?

The amount of your pension is not fixed and might even be lowered in exceptional situations.

The following risks affect your pension:

- People live longer, on average. As a result, pension funds need to pay out pensions for longer periods of time.
- Low interest rates make pensions more expensive, as pension funds will ultimately need more money to be able to pay out the same amount of pension.
- The pension fund's investments might not yield as much as expected



Increase and decrease of your pension in the past five years

In this block you can read whether your pension has been increased or decreased in the past five years.

Increase of pension

NN CDC Pensioenfonds tries to increase your pension every year, in order to keep up with consumer prices. This is referred to as indexation. The level of future indexation depends on the pension fund's financial position. The fund does not have a reserve for indexations.

Since its started date, your pension fund has provided the following indexation:

- 0.00% for the year 2023, when consumer prices dropped 1,98%
- 7.36% for the year 2022, when consumer prices rose 16.93%
- 0.00% for the year 2021, when consumer prices rose 3.28%
- 0.00% for the year 2020, when consumer prices rose 1.12%
- 0.00% for the year 2019, when consumer prices rose 1.73%

We expect that we will not or not fully be able to increase your pension over the next few years.



Decrease of pension

In exceptional situations, your pension may be lowered. This has not happened in recent years. However, we may need to lower your pension in the year ahead. That will depend on developments on the financial markets, interest rates and the regulatory environment.

More information



Want a personal overall view?

At least once a year, see how much pension and AOW you have accrued in total at www.mijnpensioenoverzicht.nl. You'll also see an estimate of your net income after retirement. And you can compare your pension with your current income.



Investing for your retirement

For investment information in general and the extent to which we consider socially responsible investing and sustainability, visit nn.cdcpensioen.nl. You will also find our annual report there.



Your pension options

Pension 1-2-3 offers you information about your options and pension plan. Go to the Pension Planner ([via nn.cdcpensioen.nl](http://via.nn.cdcpensioen.nl)) to check how certain pension options will affect your pension. Our annual report and investment policy are published on our website.

Want to know more about the financial health of NN CDC Pensioenfonds?



Pensioenfonds policy coverage ratio is 129% as at 1 January 2024. Visit our website for more information about our financial situation and the current policy coverage ratio, which may affect your pension.

More information



Questions?

If you have any question, please contact us (**088-1162 421** or **pensioenloket@nn.cdcpensioen.nl**).
On **nn.cdcpensioen.nl/en** you will find answers to frequently asked questions.



Pension accrual (Factor A)

You need your factor A in order to calculate your tax-allowable annual margin to save for additional pension by way of annuities.

Year	Factor A
2023	€ 1,594.77

This Pension Statement has been carefully prepared. It is based on the information known to us and your current pension scheme. No account has been taken of any changes to your pension scheme after 1 January 2023. The pension regulations are ultimately decisive. De Dutch central bank (DNB) and the Authority for the Financial Markets (AFM) supervise pension providers in the Netherlands. This also applies to NN CDC Pensioenfonds.