



Welcome to the Plus Plan

Marking your future with StiPP


StiPP



Colofon

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This brochure has been compiled with care. The purpose of this brochure is to explain the pension scheme as clearly as possible.

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For more information, see our website at www.stippensioen.nl.

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Welcome to the Plus Plan

Your pension may seem very far away. Yet you work for it all your life. Together with your employer, you pay for the build-up of your pension. This is why it is important to think about it now. After all, it is about your own future.

You may have a dream for the future. In order to achieve it, you will probably need an income. And that is why a good pension is important. It ensures that you can continue to enjoy life later. For what position do you want to be in later?

In this brochure, StiPP sets out the main points of the pension scheme. Read all the information carefully and work out your own future with StiPP.

1.1 StiPP pension: Why?

Everyone in the Netherlands receives an old age pension from the age of 65, under the General Old Age Pensions Act (AOW). It makes no difference whether you have Dutch nationality or not, or whether you have a job or not. The AOW pension is often too small to live on. This is why there are pension schemes in the Netherlands. A pension

scheme ensures that you can still live comfortably after the age of 65 and it provides extra security for your surviving dependents.

1.2 StiPP pension: Who for?

The StiPP pension scheme is compulsory for everyone who works in the personnel services sector, for instance as a temporary employee or as an employee of a 'payroll company' or secondment agency.

This brochure is intended for everyone who wants to know more about pensions. Many people think a pension is something they do not need to worry about for years to come. But everything that happens in your life now will have an effect on your pension later. This is why we think it is important for you to think about your future now.

Your employer has no pension scheme

You work in the personnel services sector, for instance as a temporary employee or on secondment. If you find out that your employer does not offer a pension scheme, or that one of your colleagues is not building up any pension, you should call the 'Stichting Naleving CAO voor Uitzendkrachten' (SNCU).

The SNCU foundation is a national reporting centre. This is where you can make complaints about employers if they do not carry out parts of the collective labour agreement (CAO) properly.

For instance, if they do not offer a pension scheme. Every employer in this sector is required to take part in this pension scheme, so every employee has the right to a pension.

You can also report other infringements. This is why the SNCU was formed: to make sure that everyone complies with the rules.

For more information, see www.reportinghelps.nl or call +31 20 607 40 87.

1.3 *StiPP pension: Which scheme?*

The pension scheme offers employees two types of pension plan: the Basic Plan and the Plus Plan. This brochure covers the Plus Plan. It contains more information about your pension and the choices you can make, as well as the events in your life that affect your pension.

Basic Plan or Plus Plan?

The Basic Plan

Do you have a temporary employment contract? And have you worked for one employer for at least 26 weeks? Then you will take part in the Basic Plan. You need not necessarily have worked for 26 consecutive weeks. Usually, you will continue to take part in the Basic Plan for 52 working weeks.

The Plus Plan

If you are still working as a temporary employee after that time, you will switch to the Plus Plan. In some cases, you

will take part in the Plus Plan right away. You will then be working under a 'period and chain contract' rather than a temporary employment contract.

Your contract with your employer determines the scheme in which you build up your pension. You will build up a pension in the Basic Plan if you are aged 21 or more. You take part in the Basic Plan for as long as you are employed in Stage A or Stage 2A. If your contract is converted into a Stage B or C contract or if you are given a Stage 2B contract, you take part in the Plus Plan. You need not do anything about this yourself. Your employer will arrange it all.

If you want to know more about the Basic Plan, see our website at www.stippensioen.nl and download the brochure for the Basic Plan.



Contracts in the sector

Your contract with your employer is important to us. The type of employment contract determines whether you build up your pension in the Basic Plan or in the Plus Plan. Different types of employment contract are possible in the personnel services sector:

Stage A and Stage 2a:

In most cases, you will take part in the Basic Plan.

Stages B/C and Stages 2b/3/4:

You will build up your pension in the Plus Plan.

Check with your employer, if you want to know which employment contract you have.



What StiPP can offer

Your pension is based on the AOW. This Act provides for a basic income for everyone in the Netherlands from the age of 65. However, this basic income is not enough to live on.

This is why you can build up a pension, as a supplement to your AOW benefits. But what are the arrangements for your pension? These are all described in the scheme. The main points are explained in this brochure. You can see the full scheme on our website at www.stippensioen.nl.

Your pension is therefore a supplement to your AOW benefits. It ensures that you can count on a fixed income after a lifetime of work. The standard retirement age for StiPP is 65. After your 65th birthday, StiPP will transfer your pension to your account each month. This is your old age pension. The details are shown in your pension statement, which we send to you each year.

The amount of your StiPP pension depends on your personal situation, such as the number of years that you work in the personnel services sector and your salary. The StiPP scheme is a defined contribution scheme. This is similar to a savings scheme. Your pension is based on the salary you receive while you take part in the StiPP scheme.

If you are married or a registered partner or if you have cohabitation contract executed before a civil-law notary, StiPP also makes provision for your surviving dependents.

If you die, StiPP converts the pension that you have built up into a partner pension. Unfortunately, in many cases these benefits are very low. Your surviving dependents will then receive the full amount as a lump sum payment right away.

2.1 Pension premiums and pension build-up

In the Basic Plan, you save 2.6 % of your salary. The employer pays this in full. With the Plus Plan, the situation is different. Here, the build-up of your pension depends on your age. The older you are, the more pension you build up. StiPP also takes account of the fact that no pension is built up for part of your salary. After all, you will receive government benefits under the General Old Age Pensions Act (AOW) from the age of 65. The part of your salary for which no pension is built up is known as the 'franchise'. The StiPP management fixes the franchise each year. We will describe how later on in this brochure. Together with your AOW benefits, your pension can amount to about 70% of your average monthly salary. The amount of the premium is the same for all participants,

regardless of age. The management fixes the premium each year. The amount of the premium is shown on our website at www.stippensioen.nl. Your employer can also give you more details.

2.2 Pension build-up

StiPP has two pension schemes: the Basic Plan and the Plus Plan. Your employment contract determines the scheme in which you take part. If you take part in the Basic Plan, you start building up a pension when you have worked for 26 weeks. You stop building up pension when you become 65. If you retire before you are 65, you build up pension until your retirement date.

If you stop work and then return to work in the same sector within 26 weeks, for the same or a different employer, your pension build-up in the Plus Plan will resume right away. You should therefore always tell your (new) employer that you have already built up pension in the Plus Plan. Your employer will then register you for participation again right away.

Your pension build-up in the Plus Plan

The build up of your pension depends on your age. A different build-up applies for each age category. The older you are, the higher the build-up of your pension. You will, therefore, build up more pension.

Age group	Pension build-up
20-24	5.25%
25-29	6.11%
30-34	7.11%
35-39	8.24%
40-44	9.60%
45-49	11.22%
50-54	13.22%
55-59	15.66%
60-64	18.78%

You do not build up pension on a part of your gross wage, known as the franchise. You do not pay pension premiums for this part of your wage. The management fixes the franchise each year. The amount of your franchise depends on the number of hours that you have worked. For more information on the franchise, see our website at www.stippensioen.nl or ask your employer.

Example:

Noa is 36. He currently works as an IT specialist and is seconded to a large company. He earns € 2,600 gross per month. His franchise is € 800 per month.

Noa therefore builds up 8.24% of his pension base (€ 2,600 - € 800 = € 1,800) for his pension each month.

You build up pension for each period that you work. Add all these together for the amount that StiPP will pay in the form of a monthly pension when you become 65.

2.3 Pension benefits

As long as you work, you will build up pension. If you add all these amounts together, you will know your final pension capital. From this capital, you will be paid a monthly pension, when you reach the age of 65. The longer you work, the more pension you will build up. The amount varies from one person to another and also depends on the result of the fund's investments. StiPP will send you a statement each year, showing exactly how much pension capital you have already built up.

In the Plus Plan, you pay a premium for your gross wage each month, less the franchise. The StiPP management fixes the franchise each year. All the amounts that you save each month together form your final pension capital. A monthly pension will be paid out from this capital when you retire.

Your gross wage

Your gross hourly wage consists of a number of elements. For the purpose of the Plus Plan, StiPP uses the following definition. Your gross wage is:

- The wage for your normal hours of work,
- The wage for irregular hours (e.g. hours that you worked on a different day or at different times),
- The wage that your employer actually pays, if you are ill.
- The allowances paid for holidays, special leave, short-term leave and public holidays, and
- the holiday allowance.

Gross wage is therefore not your overtime pay or compensation hours, nor does it include travelling hours and gross allowances for expenses.



If you're working, you're building up a pension until you turn 65. Together with your employer.



2.4 Pension calculations

We calculate how much pension you have built up each year, in a number of different steps. We calculate this for everyone, so the amount is different for each individual.

This is how we calculate the pension.

Step 1: What was your gross wage in a period of work?

First calculate your gross wage in a period of work. This is shown on the wage slip that you receive from your employer.

Step 2: What is your pension premium?

First deduct the franchise from your gross wage. You then calculate the premium for the gross wage that remains. This is known as the 'pension base'. Your employer pays the premium. The employer may deduct one third of the premium from your salary.

Step 3: What is your pension build-up?

Calculate your pension build-up with the help of the table on page 8. This is the amount built up for your pension capital. Note that your pension build-up is not equal to the amount of premium paid. The premium is the same for everyone.

Step 4: Calculate your pension capital over all periods of the year

Make this calculation for all the periods in which you worked during a year. Add the results together. The total amount is the amount you have built up for your pension in that year.

Example:

John is 51 and works for a temporary employment agency. His pay slip shows a gross wage of € 2,400. During the period, John worked a total of 120 hours. If the franchise is € 5.40 an hour, the total franchise for the period is $120 \text{ hours} \times € 5.40 = € 648$.

Pension build-up

John builds up pension on the basis of his pension base. This is his gross wage less the franchise: $€ 2,400 - € 648 = € 1,752$.

The pension build-up depends on John's age. At 51, his available premium is 13.22% of the pension base. In his case, therefore, the premium per period is $13.22\% \times € 1,752 = € 231.61$.

During the year, John worked for 11 periods. In each period, he earned € 2,400. John's total available premium for that year is therefore $11 \times € 231.61 = € 2,547.71$.

It makes no difference for this calculation, if you do not work full-time. The calculation of your pension build-up is always based on your gross wage. The less you work, the less the pension that you build up.

2.5 Pension increase

The cost of living sometimes goes up. If you work, your salary is automatically adjusted for that, through wage increases.

StiPP can also adjust your pension to the higher prices, but it is never certain that this will be possible. This depends on StiPP's financial situation. The management decides whether pensions can be adjusted each year and by which percentage. This is known as indexation. The Government imposes requirements for what pension funds report about indexation. More information on this is provided in the Annex to this brochure.

StiPP invests your pension capital until you reach the age of 65. If the investments produce a good return, this is added to the build-up of your pension. The annual return is shown on your annual pension statement.

Pension premium

The pension premium is a different amount from what John receives in available premium. If the pension premium is 12.3%, John's employer pays 12.3% of the pension base. That is therefore $12.3\% \times (€ 2,400 - € 648) = € 1,752 = € 215.50$ per period.

For the entire year, the amount is therefore $11 \times € 215.50 = € 2,370.50$.

The employer can deduct a maximum of one third of the pension premium from John's gross wage in any one period.

Summary:

Step 1: Gross wage is € 2,400

Step 2: Franchise is $120 \times € 5.40 = € 648$

Step 3: Pension base is $€ 2,400 - € 648 = € 1,752$

Step 4: Available premium for John's pension is $13.22\% \times € 1,752 = € 231.61$.

Step 5: Pension premium due is $12.3\% \times € 1,752 = € 215.50$.

You have various choices concerning your pension. You can retire early or later. You can also apply part of your pension capital for a partner pension, or include pension that you have built up in another scheme. We set out the options for you here.

Choices for the StiPP pension

3.1 Early or late retirement

When you reach 65, you stop work. You will then receive a StiPP pension each month for the rest of your life. Naturally, you can also decide to stop work earlier or later or to work part-time.

The longer you work, the more pension that you build up. If you retire early or decide to work part-time, you build up less pension. After the age of 65, you no longer build up any pension.

3.2 Provision for your surviving dependents

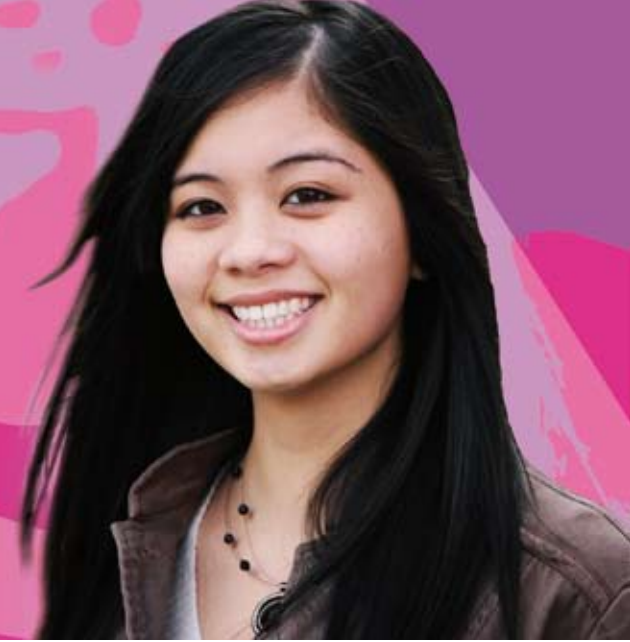
You build up pension all your life. This is your old-age pension. The Plus Plan includes cover for a partner pension, while you are building up your pension. The amount of the partner pension depends partly on the age at which you die. Shortly before you retire, you can opt to convert your pension capital into annual benefits for

the rest of your life. You can also exchange part of your capital for a partner pension. Your partner will then receive benefits from StiPP, if you die. Your own pension will then be somewhat lower, as you need part of the capital for your partner pension.

3.3 Pension supplements

AOW benefits plus your monthly pension can turn out at about 70% of your average monthly salary. Unfortunately, it is not certain that you will reach this amount. If you want a higher income after you retire, you can supplement your pension, for instance by contracting supplementary insurance. This is subject to the condition that your employer actually offers this scheme.

You can also supplement your pension by saving via a Life Cycle scheme or by contracting an annuity with a bank or insurer. Contact your employer about the possibilities first.



3.4 Pension transfers

You may already have built up pension capital, for instance before you started work in this sector. In some cases, it may be attractive to transfer your pension, in a 'value transfer'. This is also possible, if you switch from the StiPP scheme to a different pension scheme.

Whether a value transfer is wise depends on your personal situation. Pension schemes differ in several ways. In order to help you make the right choice, ask your employer for advice.

3.5 A small pension

Many employees in this sector work for only short periods. The shorter your working time, the less pension you build up. In that case, the pension you have built up will be paid out immediately. You will not have to wait until you retire. This is known as commuting.

If your annual pension is less than € 400 on your retirement date, your pension will be paid out immediately. StiPP will consider whether you qualify for this. You do not need to do this yourself. In order to qualify for commutation, your participation in the scheme must have ended at least two years earlier. You will pay tax on the amount. We take this into account.

If you would prefer not to commute your pension, ask for a value transfer to your new pension scheme within two years.



Your pension and value transfer

If a value transfer is advantageous for you, you must report this to your new pension fund, within six months. In principle, your new pension fund will arrange the transfer. As soon as they receive your request, they will contact your old pension fund, giving notice that you want to transfer your pension, and will make a calculation for this. You must then state within two months whether you want the value transfer to go ahead.

Important moments in your life

Every situation is different. Your personal circumstances affect your future and also your pension. We have listed a number of special moments for you here. Then you know what you have to bear in mind when important events occur in your life.

A new job

If you change jobs, but switch to a different employer in the same sector within six months, you will continue to build up a pension via the StiPP Plus Plan. If you do not work in the personnel services sector again for more than six months, you must first work for your employer for 26 weeks before you start to build up a pension again with StiPP, via the Basic Plan.

If you move to a different sector or if your employer has its own pension scheme, you can transfer your StiPP pension. Make sure that you check carefully if value transfer is wise depending on your situation.

If your new employer does not have a pension scheme, you can continue to build up pension via StiPP for a maximum of three years, under certain conditions. You will then pay the entire premium yourself, including the part that your employer previously paid. You must arrange this yourself. Call us about this during office hours on telephone number +31 20 607 27 77. You can also send us an e-mail at stippensioen@achmea.nl.

If you lose your job

If you lose your job, the pension you have built up is retained. You do not build up any more pension while you have no job.



**An event in your life can affect your pension.
Marriage, for instance. Or a new job.**

New employer, same sector

If you switch to a new employer in the personnel services sector that does not have its own pension scheme, then value transfer is not necessary. Some employers in the sector have their own pension schemes, offering (at least) the same benefits as the StiPP scheme. In that case, value transfer has little or no advantages. If you then move to a job in a different sector, you can always transfer the pension you have built up. You must notify your new pension fund of this within six months.

Pension premium, if you are disabled

If you are partially disabled, the fund will pay part of your pension premium. The exact amount depends on your percentage incapacity for work. If you are 40% incapacitated, for instance, the fund will pay 40% of the premium.

The table below shows how much premium the fund pays, if you become partially disabled.

Incapacity percentage	Premium percentage paid by the fund
0 to 35%	0%
35 to 45%	40%
45 to 55%	50%
55 to 65%	60%
65 to 80%	72.5%
80 to 100%	100%

If you are over 40 and have applied for unemployment benefit, you will receive an application form for continued build-up of your pension. Premium contributions will then continue for you for a certain period. If you have any questions, contact the Stichting Financiering Voortzetting Pensionverzekering (FVP) during office hours, on telephone number +31 20 656 91 51.

If you become disabled

If you are ill, your wage payments may stop. That depends on your contract with your employer. If you do not receive any pay during your illness, your employer will not deduct any pension premiums either, so you will no longer be building up any more pension.

If your wage payments continue during your illness, you will continue to build up pension if you have a contract for e.g. 20 hours a week. Your salary payments will continue for the first two years. The temporary employment agency will deduct pension premiums from your salary. If, after two years, you are declared more than 35% incapacitated for

work, you will pay less pension premium. StiPP will pay the remainder. You do have to apply for this first. Contact StiPP about this.

If you marry or live together

If you are married or have a registered partner, your partner is entitled to a partner pension, if something happens to you. The same applies, if you have a cohabitation contract. This will secure the future of your partner, too, and of your children.

If you have a cohabitation contract, check whether it includes the partner pension and send us a copy. StiPP will then have the right information, if you die.

If you separate or divorce

If you divorce or separate, this affects your pension. The same applies, if you end a registered partnership or decide to live separately. Report this to us within two years. Your partner has a right to part of the pension you have built up.

ANW benefits

Your partner may be entitled to Government benefits under the General Surviving Dependants Act (ANW). Full ANW benefits amount to 70% of the net minimum wage.

In order to receive ANW benefits, your partner must be under 65 and must also comply with one of the following conditions:

- 🕒 Your partner was born before 1 January 1950
- 👶 Your partner has a child aged less than 18
- ♿ Your partner is more than 45% incapacitated for work.

If you want more information, call the Social Insurance Bank (SVB), which provides for ANW benefits. The telephone number is +31 20 656 56 56.



When you turn 65, you'll be paid a monthly pension. The amount varies from one person to another. So it's important to think about it now!

If you die

You build up your own pension with StiPP. StiPP also makes provision for a partner pension: benefits for your partner. These pensions are often very small. In that case, StiPP pays the partner pension as a lump sum. Your partner is also entitled to a partner pension, if you have a cohabitation contract, provided that it has been drawn up by a civil-law notary. Send a copy of this contract to StiPP.

If you have children, they will also receive monthly benefits, known as an orphan's pension. They will receive these benefits until they reach the age of 18.

If you are 65 or over, your partner will only receive pension benefits, if this is co-insured. Shortly before you retire, you can decide whether to receive monthly benefits for yourself from your built-up capital for the rest of your life, as an old-age pension. You can also opt to use part of the capital for a partner pension. This is known as an exchange. The amount of the partner pension depends on the build-up of your pension. The more you have built up, the more partner pension that your partner will receive.

If you have divorced and remarried, your former partner and your new partner may both receive a partner pension. They will then share the amount that you have built up for your surviving dependants. The same applies for a registered partnership and a cohabitation contract. You should therefore always send a copy of your notarised cohabitation contract to StiPP.

Applying for your pension

You are 65: time to think about what you can do with your free time after you retire. You may already have plans. Of course, you need an income for that. You have saved all your life for monthly pension benefits. You need not do hardly anything in order to receive these.

About six months before you retire, you will receive an application form from StiPP. In the form, you state that you want to retire at 65. From the month that you retire, you will automatically receive your pension from us. The benefits will be credited to your account each month. Did you also

work in other sectors? Or build up pension with another pension fund? You will then also receive monthly pension benefits from them. All these pension benefits, together with your AOW, can amount to about 70% of your average monthly salary.



A good pension

What makes a good pension varies from one person to another. Generally speaking, people assume that 70% of your average salary is 'enough'. But you may have built up less pension. We call this a pension shortfall.

There can be various reasons for a pension shortfall. Some examples are:

- 🕒 You worked abroad for a time, so later you will not receive full AOW benefits.
- 🕒 You are divorced, in which case your partner is entitled to part of your pension.
- 🕒 You have not always built up a pension, perhaps because you did not work for a while, or because your employer did not have a pension scheme.

If you have a pension shortfall, you can do something about this. See the section on 'Supplementing your pension'.



We have listed the key pension terms again here. If you cannot find a term you are looking for, ask your employer for explanation.

Key pension terms

Annuity

An annuity is similar to pension benefits. Everyone can contract an annuity via a bank or insurance company, whether they are employed or not. The participant pays a certain annual premium for this and receives monthly benefits from the premiums saved.

AOW

Abbreviation for the General Old Age Pensions Act. The Government pays AOW benefits to all Dutch residents aged 65 and over.

Build-up rate

The build-up rate shows how much pension is saved each year. This is a percentage of the pension base.

Defined contribution scheme

In a defined contribution scheme, a sum is saved. On the retirement date, this is converted into a monthly or annual pension benefit. You do not know in advance how much the benefit will amount to. This depends partly on the result of the investments.

Defined benefits scheme

In a defined benefits scheme, the pension is based on the employee's average salary during his/her career.

Exchange

The possibility of converting a partner pension into a higher old age pension, or of early retirement.

Franchise

The part of the wage for which no old-age pension is built up. At the age of 65, everyone receives AOW benefits from the government. This is supplemented with the StiPP pension. The franchise is therefore the part of the wage for which the AOW already provides a pension. StiPP has no franchise for the Basic Plan. You build up a pension on the basis of your gross wage.

Indexation

Money can depreciate over the years, including pension money. This is why StiPP considers each year whether pension benefits should be increased by an index-linked increment. This applies only for those who have already retired. You do not have an automatic right to an annual increase in your pension. The increase depends on StiPP's financial position.

Life Cycle scheme

A scheme in which employees can save for leave, such as parental leave or a sabbatical or for early retirement. You can ask your employer for more information on this scheme.

Old age pension

The old age pension is the pension that you receive each month, from your retirement date (usually the age of 65) for the rest of your life.

Orphan's pension

If you have children, they can receive this benefit following your death, until they reach the age of 18.

Participation term

The number of days for which a participant builds up a pension.

Partner pension

The benefits that your partner receives after your death. For the StiPP Basic Plan, you must be married or have a registered partner for this purpose.

Part-time scheme

The part-time scheme is part of the pension scheme and determines the build-up of pension for part-time employees. The pension is related to the number of hours that part-time employees work and the salary that they earn. An employee who works for 20 hours a week, for instance, will build up about half the pension of a full-time employee.

Past participant

A participant who has built up a pension at StiPP, but does not contribute at present, for instance, because he/she no longer works as a temporary employee for a temporary employment agency with dispensation. Also known as an 'ex-participant' or 'sleeper'. A past participant may transfer his or her pension entitlement to a new pension fund.

Pension base

The part of the income on which you build up a pension. In the Basic Plan, this is your entire income.

Pension date

The date on which your old age pension commences is the pension date. Often, this is the first day of the month in which you reach the age of 65.

Pension premium

The premium that your employer pays in the Basic Plan for the build-up of the pension.

Value transfer

If you switch employers, you can take the pension you have built up with you to a new pension provider.



StiPP is there for you

It is important that you are satisfied, including with your pension fund. If you are not satisfied with the service that StiPP provides, call or send us an e-mail. We will then investigate the problem and how we can improve our service.

Telephone number: +31 20 607 27 77
(available on week days from 8.30 a.m. to 17.30 p.m.)
E-mail: stippension@achmea.nl

If we cannot solve the problem for you, send a letter to our Complaints Committee within one month. This Committee will advise us and we will take a new decision.

StiPP Complaints Committee
P.O. Box 9251
1006 AG Amsterdam

If you still do not agree with us, you can send a complaint to the Financial Services Complaints Institute (Kifid) in The Hague. Kifid is an independent organisation and can mediate.



Indexation

Indexation is granted in order to adjust pensions to higher prices in the Netherlands. This brochure briefly explains what indexation means for your pension. The Government says the following with regard to index-linked increments:

Pension funds must aim to adjust pension rights and benefits annually to the percentage increase in the price index fixed by Statistics Netherlands (CBS).

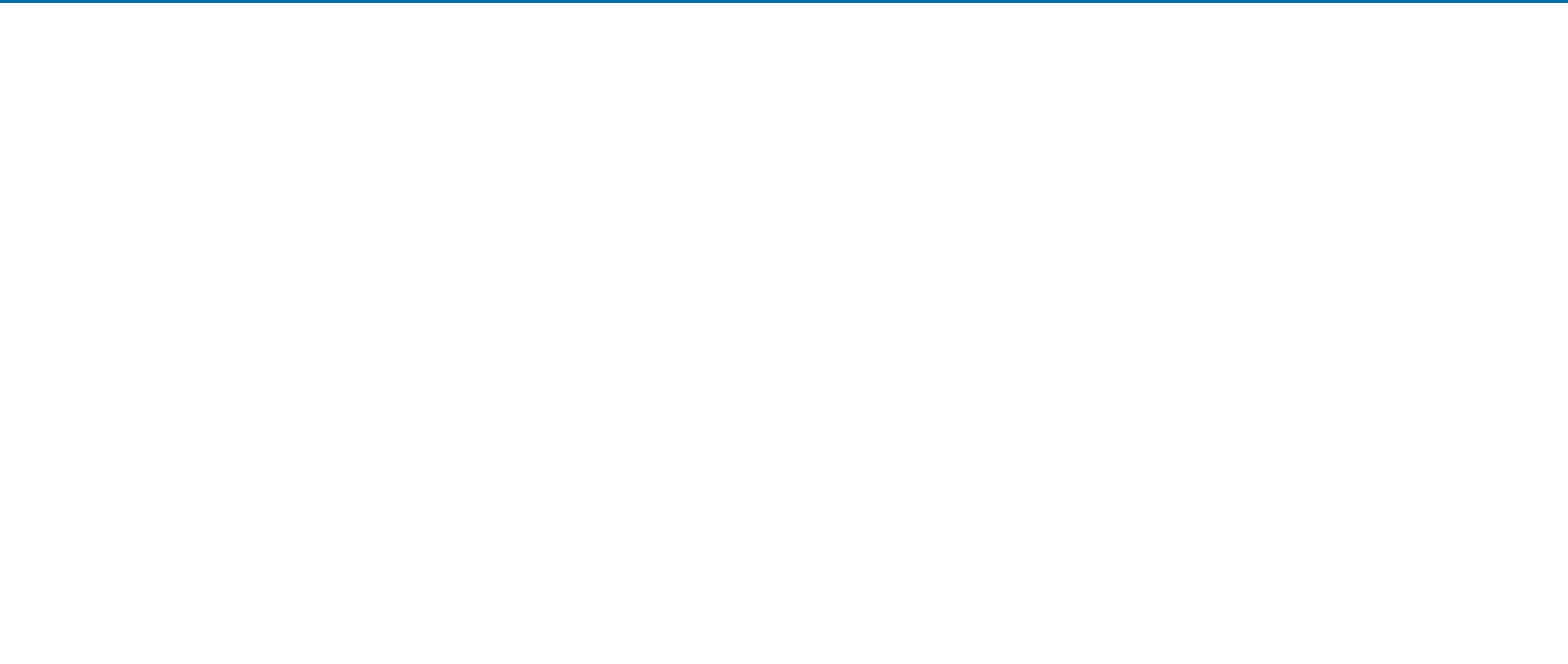
On the basis of a continuity analysis complying with the regulations of the supervisory authority, the maximum increment can be expected in the long term. There is no right to future indexation. The indexation of your pension rights and entitlements is conditional. The pension fund will aim to adjust your pension rights and pension entitlement annually to the percentage increase in the price index fixed by the CBS. The indexation in any one year will be determined by the management of the fund.

It is not certain, whether and to what extent index-linking will continue in the future. No funds have been reserved for future indexation.

The StiPP pension scheme is a form of savings scheme, which means that pension rights are not index-linked. The pension fund invests the pension capital of the participants. Participants therefore receive a return on the capital each year. If the investments generate a profit, StiPP adds that amount to the pension capital. If the investments produce a loss, the value of your pension capital will then be lower. If you are already receiving pension benefits, the monthly payments will be index-linked under certain circumstances.

Annex

The Government has imposed rules so that pension funds pass on certain information. These rules concern matters such as indexation.





Want to know more?

Then surf to www.stippensioen.nl. There you'll find all the pension scheme information you need.



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