

## Plus Plan

### HOW IS YOUR PENSION ARRANGED?

Welcome to StiPP. You accrue pension benefits with us if you work in the temporary worker or secondment sector. This Pension 1-2-3 tells you what you will and will not receive in our pension scheme. It is important to know this, for example if you change job. Pension 1-2-3 does not contain any personal information about your pension. You will find this at [stippensioen.nl/inloggen](https://stippensioen.nl/inloggen) and at [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl).

Read our investment policy to see how we deal with socially responsible investment: [stippensioen.nl/investment-policy](https://stippensioen.nl/investment-policy).

### WHAT WILL YOU FIND IN LAYERS 1, 2 AND 3?

Pension 1-2-3 consists of three layers. The first layer briefly sets out the most important information about your pension scheme. The second layer contains further information about everything in layer 1. Finally, layer 3 contains the pension scheme's legal and policy-related documents. You will find layers 2 and 3 on our website [stippensioen.nl/pensioen123-plus](https://stippensioen.nl/pensioen123-plus). (only in Dutch).

#### WHAT WILL YOU RECEIVE IN OUR PENSION SCHEME?



##### RETIREMENT PENSION

Are you about to retire? Then you can use your pension capital to purchase a retirement pension. You will receive this retirement pension when you reach the age of 67.



##### PENSION RULES

Would you like to know precisely what our pension scheme has to offer? Look at [stippensioen.nl](https://stippensioen.nl) or ask us for the pension rules.



##### PARTNER AND ORPHAN'S PENSION

What happens if you die? Your partner will receive a partner's pension and your children orphan's pension if you die.



##### WAIVER OF CONTRIBUTION IN THE EVENT OF INCAPACITY FOR WORK

What happens if you become incapacitated for work during your employment contract? Your accrual of pension may continue in part, but you will not pay any further contribution yourself.

#### WHAT WILL YOU NOT RECEIVE IN OUR PENSION SCHEME?



##### PARTNER'S PENSION

If you are not married, do not have a registered partnership or notarial cohabitation agreement, your partner will not receive a partner's pension.



##### PARTNER AND ORPHAN'S PENSION

What happens if you are no longer a member of the StiPP pension scheme when you die? Your partner and your children will be paid a lower pension than if you had been in employment and were a member of the pension scheme.



##### MAXIMUM HOURLY PAY

You will not accrue any pension capital above hourly pay of € 40.53.



##### INVALIDITY PENSION

What happens if you become incapacitated for work? You will not receive any invalidity pension from us.

#### HOW DO YOU ACCRUE PENSION BENEFITS?



##### THREE PILLARS

- Dutch state pension (AOW): you receive this pension from the government if you live or work in the Netherlands. Read more about the Dutch state pension at [svb.nl](https://svb.nl).
- Pension at StiPP. You accrue these pension benefits through your employer. This Pension 1-2-3 tells you about this.
- Pension you arrange for yourself. For example, with an annuity or bank savings.



##### DISTRIBUTION OF CONTRIBUTIONS BETWEEN EMPLOYER AND EMPLOYEE

Your employer pays a contribution for your pension each month. You contribute by paying an employee's contribution. This amount is deducted from your salary. Your employer pays 2/3 of the contribution and you pay 1/3 of the contribution. You will see the contribution you pay yourself on your pay slip. The contribution for your pension is 12.0% of the pension basis.



##### DEFINED CONTRIBUTION

Each month a contribution is paid into your pension investment account. These contributions are invested for you and create a pension capital on your retirement date. You can purchase a retirement pension and/or partner's pension with this capital. We call this a defined contribution scheme.



##### PENSION CAPITAL

Your defined contribution is determined on part of your gross annual pay. So not on all your pay. This is because we take account of your Dutch state pension. We do this by using a deductible. The deductible in 2025 is € 8.90 per hour. It may also be that part of your pay is not pensionable. Your employer can tell you more about this. The defined contribution is determined on the pensionable salary less the deductible.

Curious about your total pension? Go to [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl).

#### WHAT OPTIONS DO YOU HAVE YOURSELF?



##### TRANSFER OF ACCRUED BENEFITS

If you change jobs and you want to take your pension with you, you can. The amount of the pension to be purchased determines what happens to your pension.



##### VOLUNTARY CONTINUATION

If you are leaving employment, you can continue accruing pension at StiPP voluntarily.



##### COMPARE PENSION SCHEMES

Would you like to compare your pension scheme? Download the pension comparison tool at [stippensioen.nl](https://stippensioen.nl).



##### BRINGING FORWARD OR DEFERRING PENSION

Do you want to retire early or later? You must apply for this six months before your desired start date. Discuss this with your employer.



##### PURCHASING PENSION BENEFIT

On your retirement date you use your pension capital to purchase a monthly benefit that you will receive for the rest of your life. You can decide for yourself from which pension provider or insurer you purchase this benefit. We call this shopping around.

##### FIXED OR VARIABLE PENSION?

Ten years before you retire, you decide whether the investment of your pension capital will be stable or variable (greater risk). When you retire, you make this choice again for your pension benefit. You will find further information about this in layer 2 at

[stippensioen.nl/pensioen123-plus](https://stippensioen.nl/pensioen123-plus) (in Dutch).

#### HOW SECURE IS YOUR PENSION?



##### RISKS

The amount of your pension is not fixed. You will not have any certainty about the amount of your pension benefit until your retirement date. This is because your pension benefit depends on the amount of your defined contribution, the rate that StiPP and insurers apply when purchasing your pension and the returns on your investments.

#### WHAT COSTS DO WE INCUR?



##### THE COSTS

We incur costs for administering the pension scheme. Your employer pays these administration costs to us. We charge costs for managing your pension capital. We deduct these investment costs from your investment return.

#### WHEN MUST YOU TAKE ACTION?



##### TRANSFER OF ACCRUED BENEFITS

If you want to transfer a pension you have accrued elsewhere, you can submit a request to us.



##### MIJNPENSIOENOVERZICHT.NL

Once a year see how much you have accrued in total at [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl).



##### UNEMPLOYED OR STARTING UP AS AN INDEPENDENT CONTRACTOR

If you become unemployed or start up as an independent contractor without employees.



##### RELOCATING TO ANOTHER COUNTRY

If you relocate to another country.



##### WAIVER OF CONTRIBUTION IN THE EVENT OF INCAPACITY FOR WORK

What happens if you become incapacitated for work? Your accrual of pension may continue in part, but you will not pay any contribution yourself for the part that you are incapacitated for work.



##### MARRIAGE OR REGISTERED PARTNERSHIP

If you are getting married or enter into a registered partnership.



##### OPTIONS

If you want to take advantage of one of the options. See under 'What options do you have yourself?'.



##### DIVORCE OR ENDING OF REGISTERED PARTNERSHIP

If you are going to divorce or the registered partnership ends.



##### QUESTIONS

Get in touch with us if you have any questions or want to take action and/or make choices. To do this, go to [stippensioen.nl/contact](https://stippensioen.nl/contact).

Want to find out more about your pension? Then look at layers 2 and 3 of Pension 1-2-3 at [stippensioen.nl/pensioen123](https://stippensioen.nl/pensioen123) (in Dutch).