Questions asked during the webinar on the new pension scheme

- **Why are ING CDC Pensioenfonds and Pensioenfonds ING moving to the new pension system so much later than other pension funds?**
  The law gives pension funds until 1 January 2028 to make the move. The timing for each pension fund depends on several things. For example, on the progress of the talks between the social partners about the new scheme, and on the planning of other parties involved. To make the move carefully and in a controlled way, it is not possible for all pension funds to move at the same time.
- **Would it not have been easier if the law had set one moving date for all pension funds?**
  That would certainly have been easier and clearer for pension fund members. But in practice, it is unfortunately not possible for all pension funds to move at the same time. Every move needs a plan from the social partners (employers and trade unions). That plan is then carefully checked by several parties, and each of them has its own planning. Also, the companies that run the pension administration cannot move all pension funds at once if the move is to stay under control. That is why the law gives all pension funds until 1 January 2028.
- **In the flexible contribution scheme at ING CDC Pensioenfonds, is the pension paid out through an insurance company?**
  In the flexible scheme, you can choose between a fixed and a variable payment. If you choose a fixed payment, you leave the fund. You then arrange the payment yourself with an insurance company of your choice. Do you choose a variable payment? Then you stay with ING CDC Pensioenfonds.
- **Why was the flexible contribution scheme chosen for ING CDC Pensioenfonds? It seems to carry more risk than the solidarity-based contribution scheme at Pensioenfonds ING.**
  The social partners (employer and trade unions) decided which scheme to choose. One of the things they looked at was the make-up of the members of each pension fund. The members of Pensioenfonds ING are older than those of ING CDC Pensioenfonds. This shows in their risk preferences: older people generally want to take less risk with their pension than younger people. On top of that, younger members still have more years of pension build-up ahead of them to make up for setbacks.
- **Will members who no longer work at ING also move to the new pension scheme in the new pension system?**
  Yes. Everyone who has built up pension at Pensioenfonds ING and/or ING CDC Pensioenfonds will move to a new pension scheme in the new pension system. So this also applies to members who no longer work at ING, or who have already retired.
- **In the new system, will the contribution for the partner's pension go down with age, so the older you are, the lower the contribution?**
  No. The extra contribution that covers the partner's pension is the same for everyone.
- **Can I plan a pension conversation with someone?**
  If you have questions about your pension, you can call the Pension Desk (Pensioenloket).

You can find the details on the funds' websites, under 'contact'. Do you have questions about your choices for starting your pension? Then you can book one free online conversation with a pension coach. You can find more information about this in our choice tool.