

## Checklist for employer

**Pension is an important employment condition. When you have an introductory conversation with a new employee to discuss employment conditions, you should also inform him/her about the pension plan. The checklist below lists the main topics.**

Print out layer 1 of Pension 1-2-3 before starting your conversation. You will find layer 1 in [ing.cdcpensioen.nl](http://ing.cdcpensioen.nl). Tell the employee...

### ... what the pension plan has to offer

Take the printed copy of layer 1 of Pension 1-2-3 and, together with the employee, read the items 'What our pension plan offers you' and 'What our pension plan does not offer you'. At the end of your conversation, hand layer 1 of Pension 1-2-3 to the employee (or future employee).

### ...where the employee can find the amounts of his/her pension benefits

The Uniform Pension Overview (UPO) provides an indication of the pension benefits he/she will be receiving in future. The UPO is issued once a year. The employee will find more information at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

### ... what he/she is paying for the pension plan

Everyone pays a contribution to the pension plan. Inform the employee of his contribution to the pension plan.

### ... that pension accrued elsewhere can be transferred

If the employee has accrued pension elsewhere, he/she can transfer its value to ING CDC Pensioenfonds. The employee can apply for a value transfer at [pensioenloket@ing.cdcpensioen.nl](mailto:pensioenloket@ing.cdcpensioen.nl).

### ... that the pension plan offers options

Take the printed copy of layer 1 of Pension 1-2-3 and, together with the employee, read the options available to the employee.

### ... in which situations he/she must register a partner

If the employee has a deed of cohabitation issued by a civil-law notary, he/she must register his/her cohabitation partner with the pension fund.

### ... that ING CDC Pensioenfonds wishes to have his/her email address

ING CDC Pensioenfonds uses digital communication to save costs. So, the employee must report his/her email address at [ing.cdcpensioen.nl/en](http://ing.cdcpensioen.nl/en). He/she must use a DigiD to log into 'My Pension'.

### ... where to find information concerning the pension plan

The employee will find more information online, and he/she can also contact the Pension Desk. Do you give pension information regularly? Don't forget to mention this. **Note:** the pension regulations are always leading. They can be found at [ing.cdcpensioen.nl/en/fund-documents](http://ing.cdcpensioen.nl/en/fund-documents).