

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. 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).



... 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.



... 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.



... 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.



... 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 ING CDC Pensioenfond

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. He/she must use a DigiD to log into 'My Pension'.



... 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@mail.ingcdcpensioen.nl.



... 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.