

Annual Report 2025 at a Glance

How did the ING CDC Pension Fund serve your interests in 2025 in terms of investments, costs and governance? What amount did ING contribute in pension premiums to build up your pension? And what was the fund's financial position? You'll find these and other key figures in the annual report 2025 at a glance. You can also [download](#) the full report on our website (in Dutch).

PENSION PLANNER



26%
OF EMPLOYEES
HAVE VISITED THE
PENSION PLANNER.



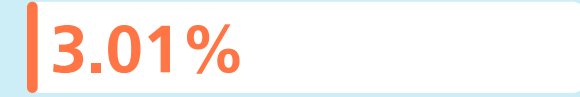
DIGITALLY ACCESSIBLE



94%
EMPLOYEES



INDEXATION



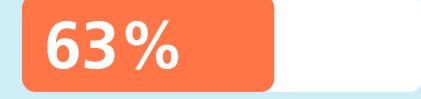
3.01%
2025



1.89%
2024



PENSION FUND SATISFACTION



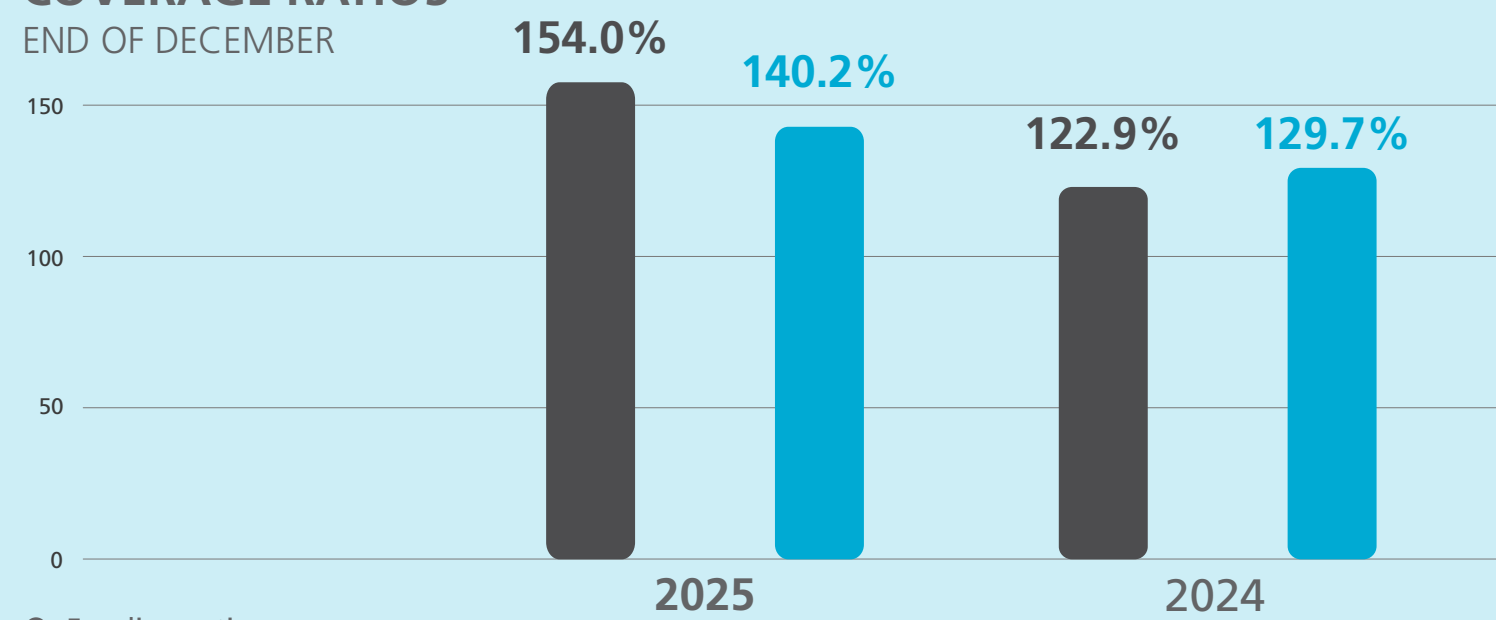
63%
OF EMPLOYEES
ARE SATISFIED WITH
THE PENSION FUND



CONTRIBUTIONS in millions

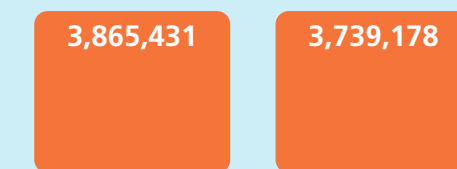


COVERAGE RATIOS END OF DECEMBER



● Funding ratio
● Policy funding ratio

INVESTMENTS



2025 2024

- Invested capital
- Investment result
- Return on investment



COSTS



2025 2024

- Pension administration fees (paid by employer)
- Pension administration costs (per member/pensioner)
- Asset management (as % of invested capital)



NUMBER OF PARTICIPANTS



2025 29,735

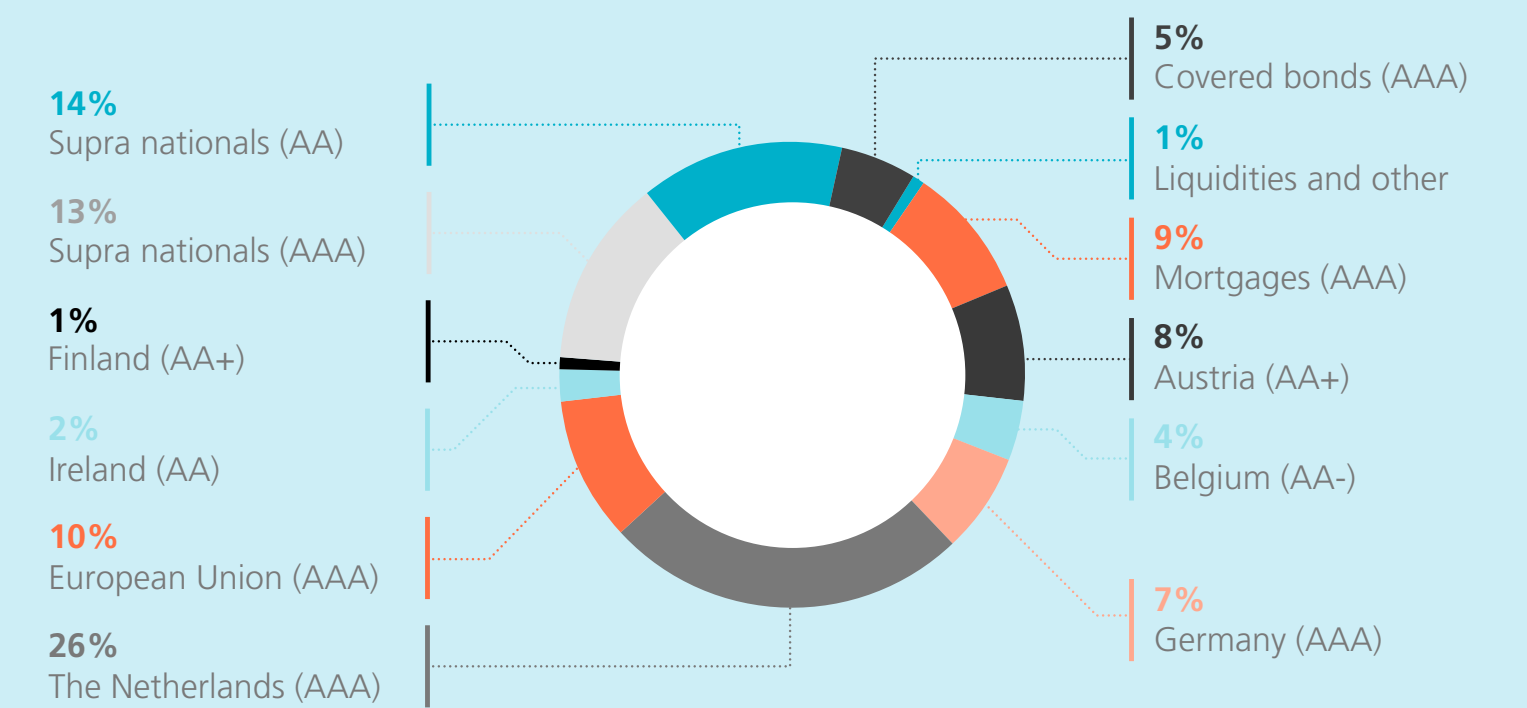


2024 28,719

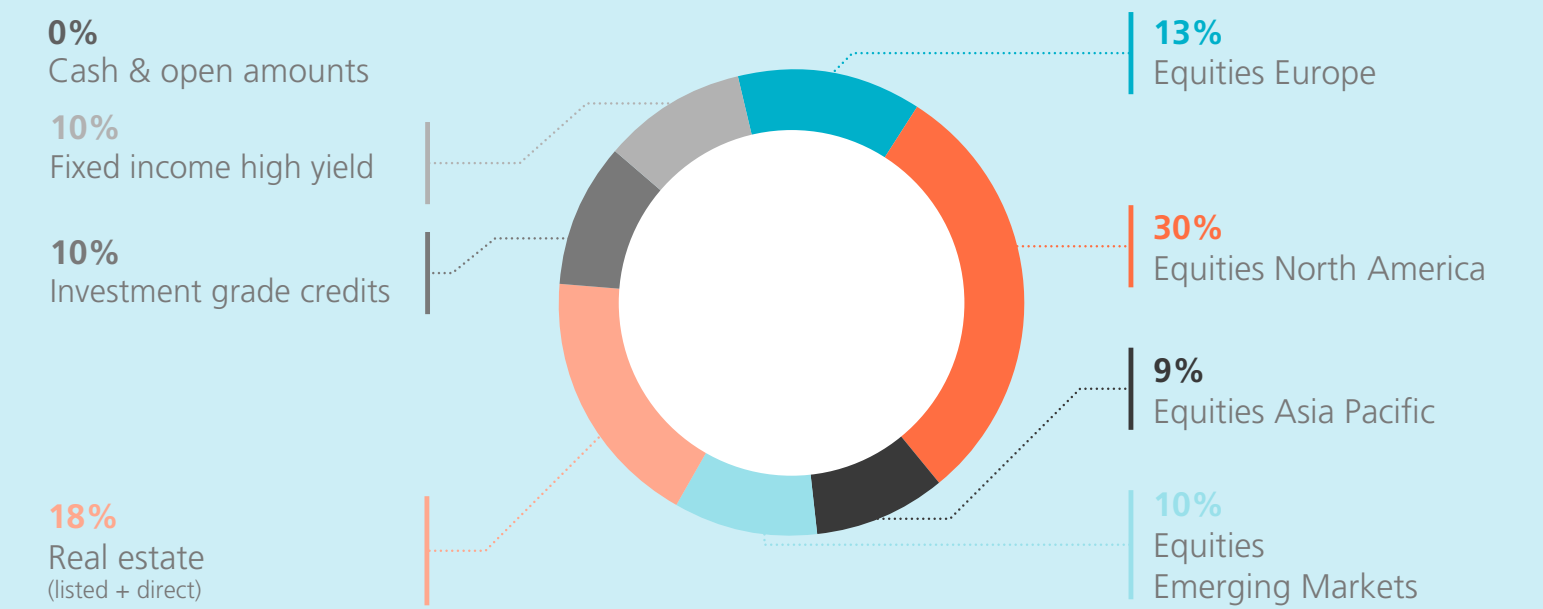
- Active participants
- Former participants
- Pensioners
- Total



ALLOCATION OF MATCHING PORTFOLIO



ALLOCATION OF RETURN PORTFOLIO



TOTAL INVESTMENTS AND LIABILITIES IN MILLIONS

