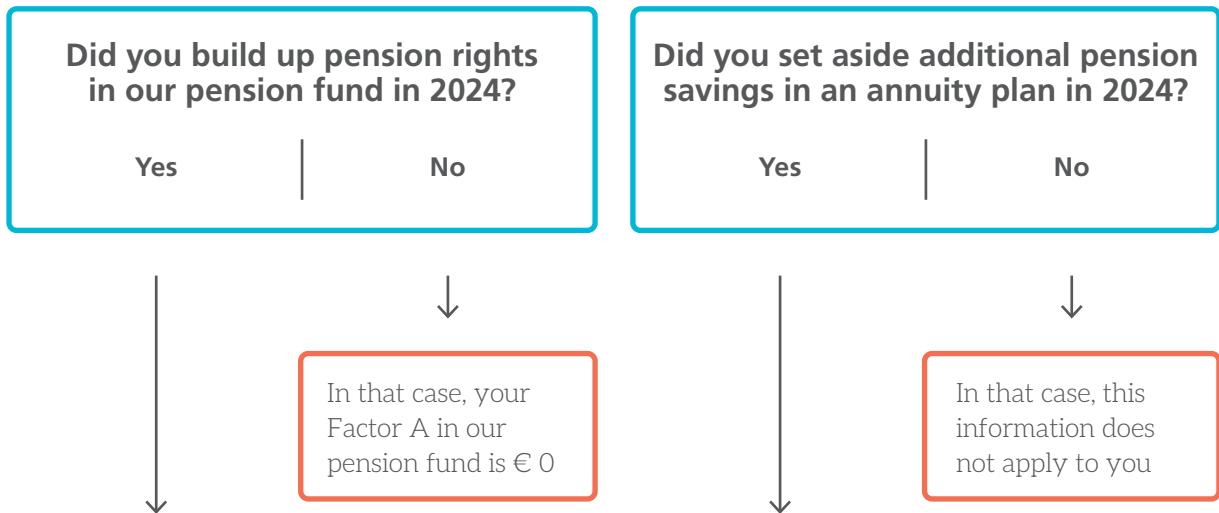


## Factor A and your tax return

In 2026, you file your income tax return for the year 2025. You will need to report your Factor A for 2024. How does this work?



### What is Factor A?

Factor A is the amount of old age pension you built up in our pension fund in 2024. You need this amount to calculate how much you were allowed to save into an additional pension plan in 2025.



### Where can you find your Factor A for 2024?

Your Factor A is specified in the Uniform Pension Overview (UPO) that you received in 2025. You can find your UPO in the secure environment [My Pension](#).



### Did you receive multiple UPO's?

For example, because you built up pension rights in multiple pension funds in 2024. Add up all the Factor A amounts for 2024. Report the total amount in your income tax return for 2025.



### Did you build up pension in our pension fund only part of the year in 2024?

For example, because you left employment. You will have received a UPO from us when you left employment in 2024, specifying your accrued pension rights. That UPO specifies your Factor A for 2024.

### If you have any questions,

Please contact us at: 088 – 1162 411 or [pensioenloket@ing.cdcpensioen.nl](mailto:pensioenloket@ing.cdcpensioen.nl).