

## Your details



### Your personal details

Name:	A.B. Example
Date of birth:	1 January 1900
Employer:	ING
Client number:	299-0123456789-01

### Your partner

Name:	I. Partner
Date of birth:	2 January 1900

### Your pension details

Pension administrator:	ING CDC Pensioenfonds
Pension agreement:	Benefit plan
Pension plan:	Basic Pension Plan 67
	Gross pension plan
Starting date of employment:	15 May 2018
Starting date of pension plan participation:	15 May 2018
All calculations in this pension overview are based on a retirement age of:	67 years
Contribution paid by your employer in 2022:	30.83% of your pension base
Your contribution in 2022:	see your salary slip
Full-time pensionable salary (maximum):	€ 74,955.09
Full-time franchise:	€ 18,475.00
Full-time pension base:	€ 56,480.90
Accrual rate old-age pension:	1.776%
Part-time percentage:	100.00%

In 2025, the maximum pensionable salary is € 11,483.33 per month. This amount is adjusted annually to correspond with the maximum amount allowable for tax purposes. You do not accrue pension in this pension plan for salary you earn in excess of this amount.

All amounts in this pension overview are based on your personal details as specified in this section. Changes in your personal situation will ultimately affect your pension benefits. For example, if you decide to retire early or on a part-time basis, you will accrue less pension and your pension benefits will therefore be lower.

## How much pension will you get?



### What will you receive when you retire?

Your pension accrual in this pension plan as at 1 January 2025 will pay out for the rest of your life, from the age of 67:	€ 5,946.06 gross per year
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If you continue to work at your employer until your retirement date, you can expect ING CDC Pensioenfonds to pay out, from the age of 67:	€ 38,099.80 gross per year
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Your Dutch state pension (AOW) is not included in this overview. You will find it at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

You may also have accrued pension in Pensioenfonds ING or Nationale-Nederlanden. In that case, you will also receive a UPO from them. Every pension administrator is required by law to supply a pension overview showing the pension entitlements you have accrued in that pension plan. For a complete overview, you must combine all your UPOs.

## How much pension will you get?



### How much pension will your partner and children (if applicable) receive if you pass away?

If you pass away before your pension has started and at that moment you are participant in this pension plan:

Your partner will receive	
as of your passing away as long as he/she lives:	€ 47,979.06 gross per year
as of his/her state pension (AOW) age as long as he/she lives:	€ 27,624.42 gross per year

Each child will receive	
as of your passing away until the month in which he/she turns 18:	€ 5,524.88 gross per year
or if your child goes to college or runs the family household, until the age of 27:	€ 5,524.88 gross per year

Orphans' pension is maximized in case of more than 5 children.

**Important note:** Your partner and children will receive lower pension benefits if you pass away when you are no longer a participant of this plan or when you have already retired. Go to [ing.cdcpensioen.nl](https://ing.cdcpensioen.nl) and use your DigiD to login to 'My Pension' or visit [www.mijnpensioenoverzicht.nl](https://www.mijnpensioenoverzicht.nl). This website shows what your surviving dependants will receive if you pass away when you are no longer a participant of this plan or when you have already retired.

## What pension can you expect



### How much pension will you get if you become incapacitated for work?

If you become incapacitated for work, you will probably continue to build up pension (fully or partly). We will not pay you a supplement to the WIA benefit paid by the Dutch state. You might also have an occupational disability pension through a different plan. Your pension administrator will provide you with information about this.

## How secure is your pension?



### What risks are involved?

The amount of your pension is not fixed and might even be lowered in exceptional situations.

The following risks affect your pension:

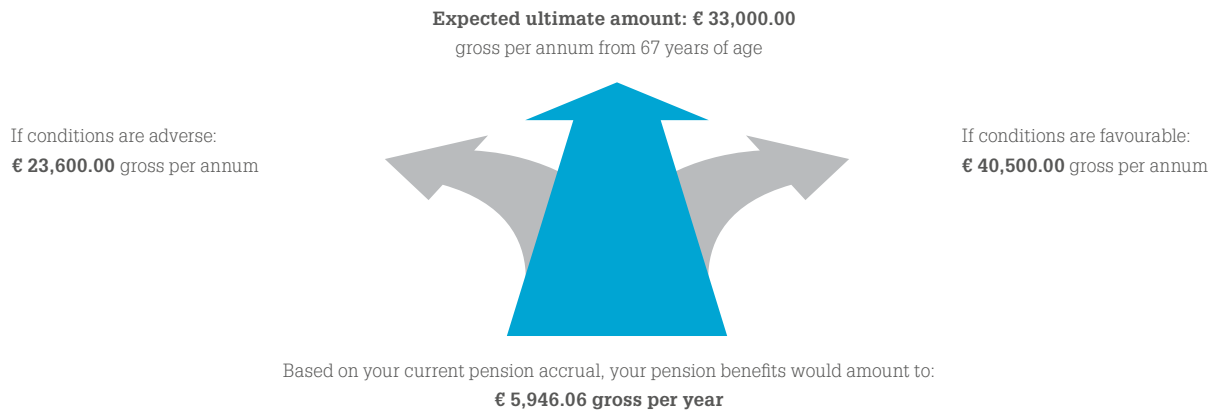
- ▲ People live longer, on average. As a result, pension funds need to pay out pensions for longer periods of time.
- ▲ Low interest rates make pensions more expensive, as pension funds will ultimately need more money to be able to pay out the same amount of pension.
- ▲ The pension fund's investments might not yield as much as expected.

## How secure is your pension?



### Pension forecast

ING CDC Pensioenfondsen has made an estimate of how much pension you will receive if future conditions for the pension fund are favourable or adverse. Our forecast includes possible rises in prices and therefore reflects the purchasing power of your pension. This is why the amounts below are different from the amounts specified earlier in this UPO.



In [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you will see the same diagram, plus an estimation of your overall pension benefits through other pension plans and your Dutch state pension (AOW). The amounts in that website are based on your retirement starting on the same date as your AOW and are shown in net monthly amounts.

More information on the purchasing power of your pension and the amounts specified in the diagram is available at [ing.cdcpensioen.nl](http://ing.cdcpensioen.nl).



### Increase and decrease of your pension in the past five years

In this block you can read whether your pension has been increased or decreased in the past five years.

#### Increase of pension

ING CDC Pensioenfondsen tries to increase your pension every year, in order to keep up with consumer prices. This is referred to as indexation. The level of future indexation depends on the pension fund's financial position. The fund does not have a reserve for indexations.

Since its started date, your pension fund has provided the following indexation:

- ▲ 1.89% for the year 2024, when consumer prices rose 2.58%
- ▲ 0.00% for the year 2023, when consumer prices dropped 1,98%
- ▲ 4.58% for the year 2022, when consumer prices rose 16.93%
- ▲ 0.00% for the year 2021, when consumer prices rose 3.28%
- ▲ 0.00% for the year 2020, when consumer prices rose 1.12%

We expect that we will not or not fully be able to increase your pension over the next few years.



#### Decrease of pension

In exceptional situations, your pension may be lowered. This has not happened in recent years. We do not expect we need to lower your pension during the next years.

## More information



### Personal overall summary

Would you like to see a personal overall summary? Visit [www.pensioenoverzicht.nl](http://www.pensioenoverzicht.nl) at least once a year to check the amount of your accrued pension and state pension. The website also provides an estimation of your net income after retirement. And you'll be able to compare your pension with your current income.



### Investing for your pension

Visit [ing.cdcpensioen.nl/en](http://ing.cdcpensioen.nl/en) to learn how we invest in general and to what extent we take into account socially responsible investments and sustainability. You will also find our annual report.

## More information



### Your pension options

Pension 1-2-3 offers you information about your options and pension plan. Go to the Pension Planner [via ing.cdcpensioen.nl](https://ing.cdcpensioen.nl) to check how certain pension options will affect your pension. Our annual report and investment policy are published on our website.



### Financial position of ING CDC Pensioenfondsen

As at 31 December 2024, the policy funding ratio of ING CDC Pensioenfondsen was 130%. Check the website for more information regarding our financial position and the current policy funding ratio, which might impact your pension.



### Questions?

If you have any question, please contact us (**088-1162 411** or [pensioenloket@ing.cdcpensioen.nl](mailto:pensioenloket@ing.cdcpensioen.nl)). On [ing.cdcpensioen.nl/en](https://ing.cdcpensioen.nl/en) you will find answers to frequently asked questions.



### Pension accrual (Factor A)

You need your factor A in order to calculate your tax-allowable annual margin to save for additional pension by way of annuities.

Year	Factor A
2024	€ 1,066.78

This pension overview has been composed as accurately as possible, based on data in our possession and your pension plan. In the event of discrepancies, the pension plan prevails. You can contact us for a copy of the pension plan or you can download it on [ing.cdcpensioen.nl/en](https://ing.cdcpensioen.nl/en).

The Dutch central bank (DNB) and Netherlands Authority for the Financial Markets (AFM) monitor pension administrators in the Netherlands, including ING CDC Pensioenfondsen.