


Getting started

Apart from providing an insight into your pension, mijn.nn Financial Future also lets you get started yourself

You can manage your financial profile yourself by supplementing or changing expected sources of income and by indicating expected expenditures. The links to mijnpensioenoverzicht.nl and **Nibud** make this easy and convenient to do. You can also play around with your choices and see what your options are for accruing additional pension, for example. And whether you may be able to retire early.

1 Adjusting or supplementing your expected expenses

We will already have calculated your expected pension when you log in for the first time based on your current pension scheme and your Dutch state pension (AOW). But you have probably already accrued pension at other employers. Or perhaps you have taken steps yourself to accrue additional pension. These are easily added.



nationale
nederlanden

Overzicht

Gegevens en instellingen

Mijn documenten

€ 3.075,-
Net per month

€ 52.242,-
Gross per year

Hide details ^

Gross income

Amount per year

Salary

€ 0,-

AOW (Dutch state pension)

€ 11.410,-

Pension(s) with Nationale-Nederlanden

€ 40.824,-

Show details v

Total gross income

€ 52.242,-

Taxes (1)

- € 16.346,-

Total net income

€ 36.097,-

Total net income

Amount

Per year

€ 36.097,-

Per month

€ 3.075,-

1 Please note!

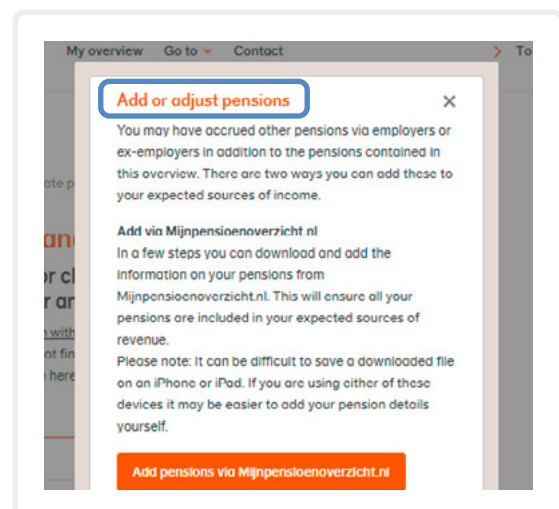
This overview may not be complete or up to date (any longer). You can add or change sources of income to make the amounts more accurate.

Add and manage income

Adding another pensions

Via **My expected income** and then **Add and manage income**, you can add other pensions (including other Nationale-Nederlanden pensions not yet listed in **mijn.nn Financial Future**). You can do this easily via a link to mijnpensioenoverzicht.nl (via your desktop computer) or manually. These pensions will be immediately displayed in **My overview**.

N.B.: the amounts via mijnpensioenoverzicht.nl are static. If you want to check your full pension entitlements again after a year, for example, we recommend that you again add your other pensions via mijnpensioenoverzicht.nl. Any pensions already added will then be automatically copied. This allows us to avoid a situation where pensions are listed twice in **mijn.nn Financial Future**.



Adding other expected sources of income

You can easily add other sources of income via **Adding and managing sources of income**. These pensions will be immediately displayed in **My overview**.

The screenshot shows the 'nationale nederlanden' portal with a navigation bar. The main content displays income details for a user. At the top, it shows '€ 3.075,- Net per month' and '€ 52.242,- Gross per year'. Below this, a table lists income sources: Salary (€ 0,-), ADW (Dutch state pension) (€ 11.418,-), and Pension(s) with Nationale-Nederlanden (€ 40.824,-). The total gross income is € 52.242,-, and the total net income is € 36.897,-. A modal window titled 'Add sources of income' is open, showing instructions and a 'Choose...' button.

Gross income	Amount per year
Salary	€ 0,-
ADW (Dutch state pension)	€ 11.418,-
Pension(s) with Nationale-Nederlanden	€ 40.824,-
Total gross income	€ 52.242,-
Taxes	- € 15.345,-
Total net income	€ 36.897,-

Please note!
This overview may not be complete or up to date (any longer). You can add or change sources of income to make the amounts more accurate.

Add and manage income

2 Adjusting or supplementing necessary sources of income

We normally calculate your necessary sources of income using **70% of your current income**. This can yield an excellent estimate. But there are also other ways to enter or supplement your necessary sources of income. **Nibud** has a convenient tool, or you can enter a **fixed amount** yourself. This amount will also be immediately displayed in **My overview**.

The screenshot shows the 'Required income' calculation tool. It displays '€ 3.463,- Net per month' based on '70% of my current income'. A modal window titled 'I want to base my required income on:' is open, showing options to base the income on '70% of my current salary', 'My own estimate', or the 'Nibud method'. Another modal window titled 'Step 1/4: Partner and income' is open, showing options to take account of a partner and a field for 'Net disposable income' (€ 1316).

Required income

€ 3.463,-
Net per month

Based upon: 70% of my current income

Adjust required income

I want to base my required income on:

- ☐ 70% of my current salary
- ☐ My own estimate
- ☐ Nibud method

Step 1/4: Partner and income

If you have a partner, you can indicate here that you wish to take account of this fact when calculating your expenditures following your retirement.

Please note: Please note: you can only enter your own sources of income at 'My sources of income' and not those of your partner. Are you taking your partner into account when calculating your expenditures? If so, it may appear as though you will have too little income when you retire.

☐ Yes, take account of my partner

☒ No, do not take account of a partner

What is the current level of your net disposable income per month?

Net disposable income € 1316

Cancel **To step 2 >**

3

Making choices based on your financial profile

With the insight into your financial profile (1 **expected income** and 2 **required income**), you can orientate yourself on the 3 **follow-up possibilities**. If you have enough left over, you may be able to retire earlier. But perhaps you have more need to build up more pension.

1

My expected income

€ 2.077,-
Net per month

€ 26.173,-
Gross per year

Show details ▾

2

Required income

€ 3.463,-
Net per month

Based upon: 70% of my current income

Adjust required income

3

I want...

To retire earlier >

A higher pension >

A more secure pension >

mijn.nu / Financial Future / Retire earlier

Retire earlier

1. Play with your retirement age

Find out what will happen with your expected income if you move forward the commencement date for your pension(s). You will only make a final decision on this in the six months prior to the date on which you want to start receiving the pension.

My retirement age(s) now
Consult [my pension with Nationale-Nederlanden](#) or the [pensions](#) you added to see your current retirement age(s).

My desired retirement age
Below you can enter a retirement age up to five years younger than your state pension age. In reality, you might have more flexibility than this. This may vary depending on the pension scheme. You can read what agreements were made about a pension scheme in your [Pensions 1-2-3](#).

Your income may vary depending on your age
You will not only receive pension, but also Dutch state pension. Perhaps you will also have other sources of income, such as savings. Your future income can therefore vary depending on your age. To gain a good understanding of this, you should first check whether your expected income is correct. [For a good insight, first check whether your expected income is correct.](#)

mijn.nu / Financial Future / How can I increase my pension?

How can I increase my pension?

Select an option to see how you can supplement your income. To get an accurate picture, first check whether your [expected income](#) and [spending expenses](#) are correct.

Putting extra money into your pension

Working longer or more

Taking a little more risk

Options

☒ Pay in extra contributions to accrue supplementary pension

☐ Save or invest your money

mijn.nu / Financial Future / More certainty

How do I make my pension more secure?

The amount of your pension depends (partly) on investments, which means that it cannot be guaranteed. View your options to make your pension more secure. To get an accurate picture, first check whether your [expected income](#) and [expenses](#) are correct.

Taking less risk with your pension investments

If you take less risk with your investments, your expected pension will be more secure. But you will probably receive a lower amount. Play with your investment choices and see what effect this has on your expected income.

To investment choices

Back to my overview

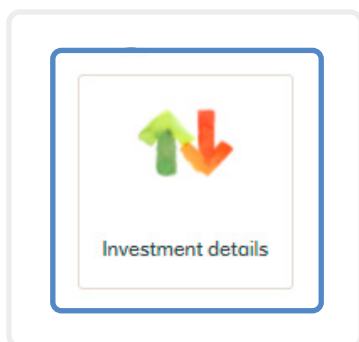
3

4 Making choices for the accrual of your pension

Setting your risk profile

Because we invest your pension money, you run an investment risk. But it is important that we invest for your pension in a manner that is aligned with your wishes and options. This is why you decide how much risk you find suitable with our **risk profiler**. Doing so means you know how much risk you can incur with your pension. And how much risk you wish to incur. We recommend that you use an investment approach that reflects your risk profile. But you can also make another choice.



If you would like to know which risk profile suits you, complete the **risk profiler**. You can find this via **Manage investments**.



Risk profile

You have not yet determined your risk profile. Until you do, we will invest for you in the default way. You can find out about this under "Current investment style". It is important that you use our risk profiler to determine how much risk you are willing and able to take with your pension. Your best option is to invest in accordance with this risk profile, but you can make a different choice if you wish.

> Determine my risk profile

 My overview Go to ▾ Contact > To mijn.nn Log Out 

Determine your riskprofile Cancel

Comprehension

Willingness

Ability

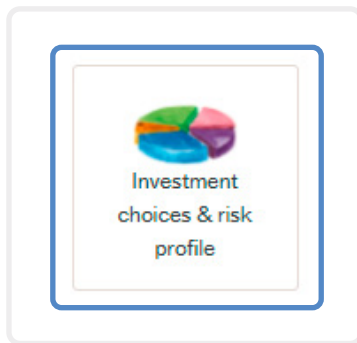
Conclusion

Question 1 (out of 9) Knowledge and experience, comprehension of investment risk.

Adjusting your investment choices

You have an investment-linked pension with Nationale-Nederlanden, which means that we invest your pension money for you. Although we do the investing, you decide how we invest. If you make no choice, we will invest in the manner chosen by your employer. If you have completed the **risk profiler**, you will know your risk profile. This can be useful in determining your investment choices.

You can change your investment choices via the tile **Investment choices & risk profile**. Or via **Direct to Investment choices**.



mijn.nnl / Financial Future / Investment Choices

Investment Choices

1. Select your pension plan
Dykky B.V.

2. Current investment style
Type of investment: Index
Investment risk: Balanced
Risk reduction: 0 %
Age for reduction: My AOW

3. Your risk profile
Investment risk: More cautious
Risk reduction: 15 %

4. Compare investment choices

Your best option would be to have us invest in a lifecycle that matches your risk profile. That said, you can also make different choices.

I would like to see what happens if I were to have my pension money invested in a lifecycle

- based on the following type of investment: select type
- with the following investment risk: select risk level
- Higher-risk investments are reduced to: select reduction
- at the age that belongs to my: choose age

This is in line with a fixed/variable pension benefit from my AOW age/retirement date.

Please note!
Please note! This does not change your pension date!

Click on the buttons to see what your income can be if the results are below or above expectation.

☐ Below expectation ☒ As expected ☐ Above expectation

Total projected income at different ages, as a net monthly amount.

Age	Current	Risk profile	My choices
68 years	€ 1.316,-	€ 1.315,-	
73 years	€ 1.316,-	€ 1.317,-	
78 years	€ 1.316,-	€ 1.319,-	
83 years	€ 1.316,-	€ 1.321,-	
88 years	€ 1.316,-	€ 1.323,-	

Please note!
The table shows your future situation if you leave your investment choices as they are ('Current'). And if you let us invest your pension money based on your risk profile ('Risk profile') or based on the calculated new investment choices ('My choices'). Amounts listed in the table are not guaranteed, they are projections. Click the buttons above the table to see how these projections change when things turn out worse or better than expected. Find out [how we calculated the amounts and how these forecasts work](#).

5. Check the details of your choices

6. What to bear in mind

5 Making choices for partner's pension

If you unexpectedly die during your employment, your partner will receive a benefit from us. We call this **partner's pension**. Your employer has insured this with us as standard. Your employer offers you the possibility to supplement that partner's pension.

It is important to know that every pension scheme can be different. This means that the employer does not always insure the same and that there are different options for insuring your partner.

Below, you are taken step by step through the choices you can make. You will find more explanation in your personal pension environment.

What is insured as standard

To see what is insured by default by the employer, click on **Choices for partner's pension**. Here you can also see what other choices you can make for the partner's pension. To make a choice, go to the next step.

The screenshot shows the 'Choices for partner's pension' page on the 'nationale nederlanden' website. The page is in Dutch and includes a navigation bar with 'My overview', 'Go to', and 'Contact'. The main heading is 'Choices for partner's pension'. Below this, there is a section 'What has been arranged now' explaining the partner's pension. A message states: 'Your choice for the Anw shortfall pension is still in progress.' The 'Overview of partner's pension' section shows 'Default insurance' with 'Partner's pension' and a benefit of '€ 189,28' per year. On the right, a sidebar titled 'You make choices for this pension:' lists options: 'Test Werkgever Extern' (Active policy), 'Read all about your pension', 'Choices for extra contributions', 'Determine your investment style', and 'Choices for partner's pension'.

nationale nederlanden My overview Go to Contact To mijn.nn Log Out

mijn.nn / Financial Future / Choices for partner's pension Nederlands English

Choices for partner's pension

What has been arranged now

If you unexpectedly die during your employment, your partner will receive a benefit from us. We call this a partner's pension. Your employer has insured this with us by default. Your employer offers you the opportunity to supplement that partner's pension. You choose whether you supplement the insured partner's pension.

You make choices for this pension:

Test Werkgever Extern
Persoonlijk Pensioen Plan
Investment-linked pension: 50608513
Active policy

What you need to know when making choices for partner's pension

① Your choice for the Anw shortfall pension is still in progress.

Overview of partner's pension

Default insurance


Partner's pension ⓘ	
Benefits gross per year	€ 189,28

Make your pension choices now


- Read all about your pension ✓ >
- Choices for extra contributions ✓ >
- Determine your investment style ✓ >
- Choices for partner's pension ✓ >

Supplement for a temporary partner's pension

In some pension schemes, it is possible to supplement the partner's pension insured by your employer. Would you like to know whether this is interesting for your situation? Or do you want to insure this? Then choose 'yes'. Is a **Supplement for a temporary partner's pension** insured and do you not want this (any more)? Then choose 'no'.



My overviewGo to ▼Contact

> To mijn.nnLog Out

Current situationSupplementary partner's pensionAnw shortfall pensionConfirm choiceCompleted

Supplementary partner's pension (lifelong)

You can increase the insured lifelong partner's pension yourself with Supplementary partner's pension. How much partner's pension is insured depends on your pensionable salary. You may supplement the partner's pension up to a maximum of 50% of your pensionable salary.

What you need to know about the Supplementary partner's pension

Supplement to the partner's pension:

Currently Supplementary partner's pension is not insured. Would you like to change this?

☒ Yes

☐ No

Default insurance

30% (of max. 50% coverage)

0%30%50%

5

Calculate costs

Your choice:

5,00 %

You make choices for this pension:

Dycky B.V.

Persoonlijk Pensioen Plan

Investment-linked pension: 50611429

Active policy

Make your pension choices now

Read all about your pension ✓ >

Choices for extra contributions >

Determine your investment style ✓ >

Choices for partner's pension ✓ >

Make your choice before 26-10-2024

75% completed

Overview of partner's pension

Default insurance

Partner's pension ⓘ

30% of pensionable salary

Benefits gross per year

€ 7.231,03

Choices for partner's pension

New

Supplementary partner's pension ⓘ

5% of pensionable salary

Benefits gross per year

€ 1.205,17

Your premium gross per month ⓘ

€ 2,45

Show details ▼

Insured

Anw shortfall pension ⓘ

Benefits gross per year

€ 19.080,00

Your premium gross per month ⓘ

€ 23,38

Show details ▼

If you chose 'yes', you can decide by what **percentage** you want to increase the partner's pension. We also explain here the percentage by which you can increase the partner's pension. To see what the chosen percentage does, click the button to calculate it. Under the heading **Supplementary partner's pension**, you will find information about what this means for your gross benefits per year and how much premium you will need to pay.

In the last step, you will see a summary of your choices and you can pass them on to us.

nationale nederlanden

[My overview](#)
[Go to](#)
[Contact](#)

[To mijn.nn](#)
[Log Out](#)

Current situation

Supplementary partner's pension

Anw shortfall pension

Confirm choice

Completed

Supplementary partner's pension (lifelong)

You can increase the insured lifelong partner's pension yourself with Supplementary partner's pension. How much partner's pension is insured depends on your pensionable salary. You may supplement the partner's pension up to a maximum of 50% of your pensionable salary.

What you need to know about the Supplementary partner's pension

Supplement to the partner's pension:
Currently Supplementary partner's pension is not insured. Would you like to change this?

☒ Yes
 ☐ No

Default insurance: **30%** (of max. 50% coverage)

Your choice: %

0% 30% 50%

5

[Calculate costs](#)

You make choices for this pension:

Dykky B.V.
Persoonlijk Pensioen Plan
Investment-linked pension: 50611429
[Active policy](#)

Make your pension choices now

[Read all about your pension](#)

[Choices for extra contributions](#)

[Determine your investment style](#)

[Choices for partner's pension](#)
Make your choice before 26-10-2024

75% completed

Overview of partner's pension

Default insurance

Partner's pension ⓘ
30% of pensionable salary

Benefits gross per year **€ 7.231,03**

Choices for partner's pension

New

Supplementary partner's pension ⓘ
5% of pensionable salary

Benefits gross per year **€ 1.205,17**

Your premium gross per month ⓘ **€ 2,45**

[Show details](#)

Insured

Anw shortfall pension ⓘ


Benefits gross per year **€ 19.080,00**


Your premium gross per month ⓘ **€ 23,38**

[Show details](#)

Anw shortfall pension

In some pension schemes, it is possible to insure the **Anw shortfall pension** to be insured. Do you want this and is it not yet insured? Then choose 'yes'. Is the Anw shortfall pension insured and you do not want it? Then choose 'no'. In this step, you will also see the impact of your choice. In the last step, you will see a summary of your choices and you can pass them on to us.

Mijn overzichtDirect naar ▾Contact

> Naar mijn.nnUitloggen

Nederlands | [English](#)


mijn.nn / Inkomen Later / Keuzes voor je partner

Keuzes voor je partner

<Huidige situatieAanvullend partnerpensioen**Anw-hiaatpensioen**Jouw keuze doorgeven

Anw-hiaatpensioen

Het Anw-hiaatpensioen is een verzekering voor je partner die uitkeert wanneer je onverhoopt komt te overlijden. De uitkering is een vast bedrag dat uitkeert tot de AOW-leeftijd van partner.

 **Lees waar je op moet letten bij een Anw-hiaatpensioen**




Dit kan je verzekeren:

Anw-hiaatpensioen verzekerd tot AOW leeftijd partner, bruto per jaar	€ 16.201,00
Premie Anw-hiaatpensioen bruto per maand:	€ 22,00

Aanvulling tijdelijk partnerpensioen

Wil je een Anw-hiaatpensioen verzekeren?

☐ Ja ☐ Nee

Op dit moment geregeld:	Bruto per jaar
Standaard door je werkgever:	
30% partnerpensioen (levenslang)	€ 30.000,00
Pas zelf aan:	
5% aanvullend partnerpensioen (levenslang) 	Nieuw  € 1.500,00
Premie	Bruto per maand
Te betalen premie 	€ 38,00
<small>Toon details ▾</small>	

Annuleren

Volgende

< Terug naar keuzes voor je partner

Je maakt keuzes voor dit pensioen:

Kowij Business Solutions
Persoonlijk Pensioen Plan
Polisnummer: 51234567
Beleggingspensioen - **Actieve polis**

Maak nu zelf je pensioenkeuzes

Bekijk hier alles over je pensioen ✓ >

Keuzes voor je partner
Geef jouw keuze door vóór 2 april 2024 >

Keuze voor extra inleggen
Geef jouw keuze door vóór 2 april 2024 >

Bepaal je manier van beleggen >

25% volledig

Partner relation

To insure the Supplementary Partner Pension and Anw shortfall pension, we need to know whether you have a partner. Are you **married** or in a **registered partnership**? If so, we will automatically receive this information from the Basisregister Personen (BRP).

Do you live together? Then we will not receive this automatically. You can then pass this on to us via your employer.

To see whether we know your partner, go to **View Pension Details**.

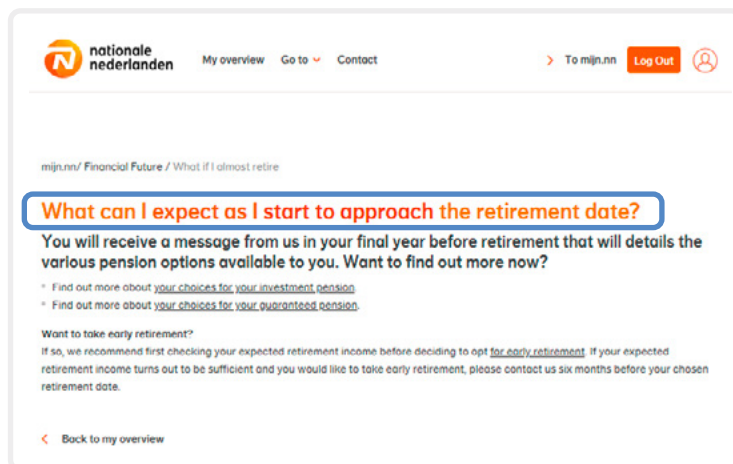
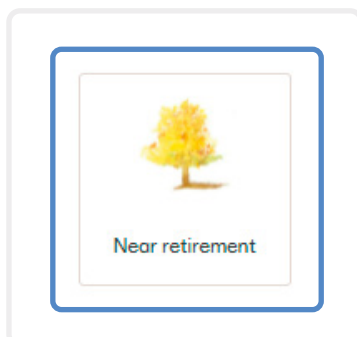
The screenshot shows the 'Financial Future' dashboard for 'Mr. Werknemer'. At the top, there's a navigation bar with the logo, 'My overview', 'Go to', and 'Contact'. On the right, there are links for 'To mijn.nn', 'Log Out', and a user icon. Below the navigation bar, there's a language selector for 'Nederlands' and 'English'. The main content area features a large banner with a woman's face and the text 'Welcome to Financial Future Mr. Werknemer'. Below the banner, there's a section titled 'My expected pension from Nationale-Nederlanden on 68 years' showing a value of '€ 27,-' (Gross per month). There's a toggle switch for 'Show with state pension and self-added income' and a button 'Will I have enough later?'. A note states: 'These amounts are an estimate. See how the amounts are built up and whether you have a shortage.' To the right, there's a section 'My pensions (2)' listing 'Test Werkgever Extern' with a 'View pension details' button. Below this, there's a section 'Find your UPO here (factor A)' with a link to view a summary. At the bottom, there's an 'Insight' section with eight icons representing different topics: Investment details, Investment value development, Documents, Retire early or later, Dependants' pension, Occupationally disabled, Marry or cohabit, and Divorce. On the far right, there's a section 'I want...' with three options: 'To retire earlier', 'A higher pension', and 'A more secure pension', each with a right arrow. At the bottom right, there's a button 'Make your pension choices now'.

Health declaration

In some cases, we may ask questions about your health. If you make a choice that requires you to fill in a health declaration, we always indicate this in advance.

6 Applying for the (variable) benefit of Nationale-Nederlanden

Of course you can also have your pension paid out by Nationale-Nederlanden. We have a fixed benefit and a variable benefit. You can find out more via the **Near retirement** tile. A year before you retire, you will have access to the application of the Persoonlijke Pensioenuitkering.



7 Transferring the value of previous pensions to your current pension scheme (value transfer of pension rights)

If you change jobs, this may affect your pension. You are often not just changing jobs, but probably also pension providers (fund or insurer). You will then have the opportunity to merge your pension assets in the new pension scheme. This is referred to as value transfer of pension rights. You can go to **Value transfer** (Dutch only) via the **Direct to** menu at the top.

