

**PERSONAL**

Mr P. Remie  
Geldstraat 12  
3456 AB 'T DORP


*NNNB*

**Subject** Uniform Pension Statement 2018 **Date** September 2018

Dear Mr Remie,

Through your current or former employer, a pension is insured for you at Nationale-Nederlanden. We enclose several 2018 Uniform Pension Statements with this letter. They give information on your pension situation at 31 December 2017. This letter includes your pension statements and a summary of them. This statement is the English translation of the Dutch pension statement (Uniform Pensioen Overzicht). Because your employer has requested us to also provide an English version, you will receive two letters.

**More up-to-date information on mijnpensioenoverzicht.nl**



We send the pension amounts in our records to the pensions register four times a year. If something changes in our records, you will see it within four months on mijnpensioenoverzicht.nl. If you log in using your DigiD, you will see an up-to-date statement of the state pension you will receive, the pension you are building up with us and pensions you may have built up in previous employment.

**Factor A**

Your pension statements show 'factor A'. You need factor A if you want to deduct annuity premiums from your income tax. You have to add together the factor As in the different pension statements. If you built up pension with another pension administrator in 2017, add the factor A in the statement from it as well.

**Insight into your future income with the Nationale-Nederlanden Mijn Inkomen Later app**

If you want to know if you will have sufficient income in the future, the Mijn Inkomen Later app will help you make considered decisions on your pension. Download the Mijn Inkomen Later app or go to [nn.nl/mijnpensioencoach](http://nn.nl/mijnpensioencoach).

**Questions**

There is more information and frequently asked questions about your Uniform Pension Statement on [nn.nl/pensioenoverzichten](http://nn.nl/pensioenoverzichten).

If you cannot find the answer to your question there, our Pension Customer Service Team will be pleased to help. You can call them on business days between 8.00 a.m. and 5.30 p.m. on 088 663 60 00.

Yours sincerely,



Robin Buijs  
Director of Pension New Business

**Policy number** 50000000

**Attachment(s)** 4

**Nationale-Nederlanden**

Weena 505, 3013 AL Rotterdam  
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[www.nn.nl](http://www.nn.nl)

## Summary of your Pension Statement(s)

### Summary of pension entitlements

You have several pensions at Nationale-Nederlanden. Therefore you receive one or more pension statements from us. Below is a summary of the various pensions at Nationale-Nederlanden. Each pension statement has its own reference. The various pensions are identified by the policy number.

**Reference UPO: 50000000-1**

**Indienst B.V.**

	<b>Target</b>	<b>Accrued</b>
<u>policy number 50000000</u>		
Investment value on 31 December 2017		€ 2,075.89
Illustrative capital sum on survival on the age of 67 years	€ 5,320.20	€ 2,273.09
<i>Which can buy:</i>		
<i>Life-long retirement pension from the age of 67 years</i>	€ 206.73	€ 88.33
<i>Life-long partner's pension on death after your retirement date</i>	€ 144.71	€ 61.83
Life-long partner's pension on death before your retirement date	€ 692.31	n/a
Orphan's pension on death before your retirement date	€ 138.46	n/a

**Reference UPO: 50000000-2**

**Indienst B.V.**

	<b>Target</b>	<b>Accrued</b>
<u>policy number 50000000</u>		
Life-long retirement pension from the age of 67 years	€ 236.31	€ 103.96
Life-long partner's pension on death after your retirement date	€ 165.43	€ 72.78

**Reference UPO:****55555.000001****Uitdienst N.V.**

	<b>Target</b>		<b>Accrued</b>
<u>policy number 55555.000001</u>			
Life-long retirement pension from the age of 65 years	€ 1,968.92	€	1,968.92
Life-long partner's pension	€ 1,406.73	€	1,406.73
Orphan's pension	€ 302.87	€	302.87
<u>policy number 55555.000002</u>			
Life-long retirement pension from the age of 67 years	€ 127.22	€	127.22
Life-long partner's pension	€ 89.16	€	89.16
Orphan's pension	€ 17.63	€	17.63
<u>policy number 55555.000003</u>			
Life-long retirement pension from the age of 65 years	€ 150.20	€	150.20
Life-long partner's pension	€ 112.65	€	112.65
Orphan's pension	€ 22.53	€	22.53

# Uniform Pension Statement 2018

Situation as at: 31 December 2017



## Your personal details

Mr P. Remie  
Born on: 12 June 1954  
Citizen service number: 123456789  
Employer: Indienst B.V.  
Reference number: 50000000-1

## Your partner

Ms K. Apitaal  
Born on: 6 December 1961

## Your pension information

Pension administrator:	Nationale-Nederlanden Levensverzekering Maatschappij N.V.
Type of pension scheme:	Defined-contribution agreement investment-linked insurance
Date of starting work with the current employer:	1 November 1999
Date of starting to build up pension in this pension scheme:	1 January 2016
Your full-time/part-time salary that is counted in your pension scheme:	€ 26,635.68
You are not building up pension on:	€ 13,123.00
Salary on which you are building up pension:	€ 13,512.68
The proportion of the hours you work compared with full-time employment:	100.0000%
Defined contribution as a percentage of the pension base:	15.24%
Total defined contribution:	€ 2,058.66
Defined contribution Investment portion	€ 1,029.33

*50,00% of the premium will be converted into life-long retirement pension and partner's pension upon death after your retirement date. The rest of the premium will be invested.*

Date of issue: 16 August 2018

## How much pension can you expect?



### What will you receive when you retire?

When you retire, you use the value of your investments to purchase a pension. The value of your investments on 31/12/2017 was € 2,075.89.

Suppose that you stopped building up pension on 31/12/2017. You could then, in addition to the pension in the event of death, expect to purchase the following pension when you retire:

You receive from the age of 67 until your death € 88.33 gross per year

Suppose that you continue to work for this employer until you turn the age of 67.

You could then, in addition to the pension in the event of death, expect to purchase the following pension when you retire:

You receive from the age of 67 until your death € 206.73 gross per year

The state pension from the government is not included in this statement. It is shown on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

**Important:** The above amounts do not take account of a possible divorce. Part of your pension may go to a former partner. Your pension may be much lower as a result of a divorce.



### What will your partner, if you have one, and children receive if you die?

Suppose you die before you turn the age of 67 and at the time of your death you are working for this employer.

Your partner will receive:

from your death until his/her death € 692.31 gross per year

Each child will receive:

from your death until your child turns 21 € 138.46 gross per year  
or, no later than 27 if he or she is disabled or studying

Suppose you die after you turn the age of 67 and you had worked for this employer up to your death.

On your retirement date you have also used your pension capital to purchase pension for your partner.

Your partner can expect to receive:

from your death until his/her death € 144.71 gross per year

Your children will not receive a pension benefit from us.

Check on [mijn.nn.nl](http://mijn.nn.nl) and [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) to find out what your dependants would receive if you were to die when you are no longer working for this employer.





### What will you receive if you become occupationally disabled?





If you become occupationally disabled, your pension may continue to be built up.

You will not receive a supplement to the state WIA benefit.

## How certain is your pension?

	<p><b>The amount of your pension is not fixed</b></p> <p>The amount of your pension depends on the value of your investments and the rates that pension administrators apply when you purchase your pension.</p> <p>The amount of your pension is also dependent on any options you choose when you purchase your pension.</p> <p>The above amounts are based on an illustrative return on your investments of 4% and our purchase rates for pensions on 31/12/2017.</p> <p><b>Important:</b> the actual return on investments may be lower. We also change our purchase rates all the time, mainly as a result of movements in interest rates. You may have received a pension statement in the past in which we had made calculations using a higher interest rate and when expected levels of pension were higher. There is more information on interest rates and investment returns on <a href="http://nn.nl/pensioenrente-rendement">nn.nl/pensioenrente-rendement</a>.</p>						
	<p><b>Increase in pensions</b></p> <p>What you will be able to buy with your pension in the future depends on the supplements and increases in prices. Your pension doesn't increase accordingly.</p> <p style="text-align: center;"><i>Increases in prices*</i></p> <table data-bbox="279 1008 718 1120"> <tr> <td>2017</td> <td>1.38%</td> </tr> <tr> <td>2016</td> <td>0.32%</td> </tr> <tr> <td>2015</td> <td>0.65%</td> </tr> </table> <p>*These figures come from Statistics Netherlands (Centraal Bureau voor de Statistiek)</p>	2017	1.38%	2016	0.32%	2015	0.65%
2017	1.38%						
2016	0.32%						
2015	0.65%						

## More information?

	<p><b>Do you want an overall personal statement?</b></p> <p><a href="http://www.mijnpensioenoverzicht.nl">www.mijnpensioenoverzicht.nl</a> shows a personal statement of the overall pension that you have built up through your employment and the state pension. You will also see an estimate of your net income after retirement. And you can compare your pension with your current income.</p>
	<p><b>If you want more information on your options</b></p> <p>Your Pensioen 1-2-3 on <a href="http://mijn.nn.nl">mijn.nn.nl</a> explains your options and has information on your pension scheme.</p>
	<p><b>Questions?</b></p> <p>There is more information and frequently asked questions about your Uniform Pension Statement on <a href="http://nn.nl/pensioenoverzichten">nn.nl/pensioenoverzichten</a>. If you cannot find the answer to your question there, our Pension Customer Service Team will be pleased to help. You can call them on business days between 8.00 a.m. and 5.30 p.m. on 088 663 60 00.</p>
	<p><b>Pension accrual (factor A) in 2017</b> <span style="float: right;"><b>€ 183.20</b></span></p> <p>You will need to know factor A if you want to know how much scope you have for tax purposes to top up your pension with annuities.</p>

*This pension statement was created with the utmost care. It is based on the information available to us and your pension regulations. The pension regulations prevail. You can request the pension regulations from us.*

If you are wondering about your overall pension, go to [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

# Uniform Pension Statement 2018

Situation as at: 31 December 2017



## Your personal details

Mr P. Remie  
Born on: 12 June 1954  
Citizen service number: 123456789  
Employer: Indienst B.V.  
Reference number: 50000000-2

## Your partner

Ms K. Apitaal  
Born on: 6 December 1961

## Your pension information

Pension administrator:	Nationale-Nederlanden Levensverzekering Maatschappij N.V.
Type of pension scheme:	Defined-contribution agreement entitlement to benefit
Date of starting work with the current employer:	1 November 1999
Date of starting to build up pension in this pension scheme:	1 January 2016
Your full-time/part-time salary that is counted in your pension scheme:	€ 26,635.68
You are not building up pension on:	€ 13,123.00
Salary on which you are building up pension:	€ 13,512.68
The proportion of the hours you work compared with full-time employment:	100.0000%
Defined contribution as a percentage of the pension base:	15.24%
Total defined contribution:	€ 2,058.66
Defined contribution Guaranteed portion	€ 1,029.33

*50,00% of the premium will be converted into life-long retirement pension and partner's pension upon death after your retirement date. The rest of the premium will be invested.*

Date of issue: 16 August 2018

## How much pension can you expect?



### How much pension have you built up?

Up to 31/12/2017, you had built up pension with us of:  
You receive from the age of 67 until your death € 103.96 gross per year

If you continue to work for this employer until you turn the age of 67, you can expect as pension:  
You receive from the age of 67 until your death € 236.31 gross per year

The state pension from the government is not included in this statement. It is shown on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

**Important:** The above amounts do not take account of a possible divorce. Part of your pension may go to a former partner. Your pension may be much lower as a result of a divorce.



### What will your partner, if you have one, and children receive if you die?

Suppose you die before you turn the age of 67 and at the time of your death you are working for this employer.

Your partner and/or children will not receive a pension benefit from us.

Suppose you die after you turn the age of 67 and you had worked for this employer up to your death.

Your partner will receive:

from your death until his/her death € 165.43 gross per year

Your children will not receive a pension benefit from us.

Check on [mijn.nn.nl](http://mijn.nn.nl) and [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) to find out what your dependants would receive if you were to die when you are no longer working for this employer.



### What will you receive if you become occupationally disabled?

If you become occupationally disabled, your pension may continue to be built up.

You will not receive a supplement to the state WIA benefit.

## How certain is your pension?



### The amount of your pension is fixed

The amount of your pension is fixed. We cannot reduce it.



### Increase in pensions

Your employer will not increase your pension in normal circumstances. If your employer nevertheless offers an increase, it does not automatically mean you will be entitled to increases in the future.

What you will be able to buy with your pension in the future depends on the supplements and increases in prices. Your pension doesn't increase accordingly.

#### *Increases in prices\**

2017	1.38%
2016	0.32%
2015	0.65%

\*These figures come from Statistics Netherlands (Centraal Bureau voor de Statistiek)

## More information?



### Do you want an overall personal statement?

[www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) shows a personal statement of the overall pension that you have built up through your employment and the state pension. You will also see an estimate of your net income after retirement. And you can compare your pension with your current income.





### If you want more information on your options

Your Pensioen 1-2-3 on [mijn.nn.nl](http://mijn.nn.nl) explains your options and has information on your pension scheme.

If you are wondering about your overall pension, go to [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).



	<p><b>Questions?</b></p> <p>There is more information and frequently asked questions about your Uniform Pension Statement on <a href="http://nn.nl/pensioenoverzichten">nn.nl/pensioenoverzichten</a>. If you cannot find the answer to your question there, our Pension Customer Service Team will be pleased to help. You can call them on business days between 8.00 a.m. and 5.30 p.m. on 088 663 60 00.</p>
	<p><b>Pension accrual (factor A) in 2017</b> <span style="float: right;"><b>€ 182.37</b></span></p> <p>You will need to know factor A if you want to know how much scope you have for tax purposes to top up your pension with annuities.</p>

*This pension statement was created with the utmost care. It is based on the information available to us and your pension regulations. The pension regulations prevail. You can request the pension regulations from us.*

# Uniform Pension Statement 2018

Situation as at: 31 December 2017



## Your personal details

Mr P. Remie  
Born on: 12 June 1954  
Citizen service number: 123456789  
Employer: Uitdienst N.V.  
Reference number: 55555.000001

## Your pension information

Pension administrator:	Nationale-Nederlanden Levensverzekering Maatschappij N.V.
Type of pension scheme:	Defined-benefit agreement
Date of starting work with the current employer:	1 November 1999
Date of starting to build up pension in this pension scheme:	1 November 1999
Date of issue:	30 July 2018

## How much pension can you expect?



### How much pension have you built up?

Up to 31/12/2017, you had built up pension with us of:

You receive from the age of 65 until the age of 67	€ 2,119.12	gross per year
You receive from the age of 67 until your death	€ 2,246.34	gross per year

If you continue to work for this employer until you turn the age of 67, you can expect as pension:

You receive from the age of 65 until the age of 67	€ 2,119.12	gross per year
You receive from the age of 67 until your death	€ 2,246.34	gross per year

The state pension from the government is not included in this statement. It is shown on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

**Important:** The above amounts do not take account of a possible divorce. Part of your pension may go to a former partner. Your pension may be much lower as a result of a divorce.



### What will your partner, if you have one, and children receive if you die?

Suppose you die before you turn the age of 65 and at the time of your death you are working for this employer.

Your partner will receive:

from your death until his/her death € 1,608.54 gross per year

Each child will receive:

from your death until your child turns 18 € 343.03 gross per year  
or, no later than 27 if he or she is disabled or studying

Suppose you die after you turn the age of 67 and you had worked for this employer up to your death.

Your partner will receive:

from your death until his/her death € 1,608.54 gross per year

Each child will receive:

from your death until your child turns 18 € 343.03 gross per year  
or, no later than 27 if he or she is disabled or studying

Check on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) to find out what your dependants would receive if you were to die when you are no longer working for this employer.

**Important:** Is your partner more than ten years younger than you? Then your partner will receive a lower pension after your death than what is mentioned here. More information about this can be found in your pension regulations.



### What will you receive if you become occupationally disabled?

If you become occupationally disabled, your pension will not continue to be built up.

You will also not receive a supplement to the state WIA benefit.

## How certain is your pension?



### The amount of your pension is fixed

The amount of your pension is fixed. We cannot reduce it.



### Increase in pensions

The following supplement policy applies to your policynumber(s) 55555.000001 and 55555.000002:

- If you are employed:

Your employer will try to rise the accrued pensions every year on 1 January by price increase.

The employer will pay the future increases from a deposit that it has formed at Nationale-Nederlanden.

What you will be able to buy with your pension in the future depends on the supplements and increases in prices. These were as follows in recent years:

	<i>Increases in prices*</i>	<i>Supplements</i>
2017	1.38%	
2016	0.32%	0.40%
2015	0.65%	0.70%

\*These figures come from Statistics Netherlands (Centraal Bureau voor de Statistiek)

Increases provided in the past do not give automatic entitlement to increases in the future.

- If you leave employment and if your pension is being paid, then:

Your employer will try to raise the pensions in payment every year on 1 January by price increase. This also applies to pensions not yet being paid for employees who are no longer members of the pension plan.

The employer will pay the future increases from a deposit that it has formed at Nationale-Nederlanden.

What you will be able to buy with your pension in the future depends on the supplements and increases in prices. These were as follows in recent years:

	<i>Increases in prices*</i>	<i>Supplements</i>
2017	1.38%	
2016	0.32%	0.40%
2015	0.65%	0.35%

\*These figures come from Statistics Netherlands (Centraal Bureau voor de Statistiek)

Increases provided in the past do not give automatic entitlement to increases in the future.

The following supplement policy applies to your policynumber(s) 55555.000003:





Your employer will not increase your pension in normal circumstances. If your employer nevertheless offers an increase, it does not automatically mean you will be entitled to increases in the future.

What you will be able to buy with your pension in the future depends on the supplements and increases in prices. Your pension doesn't increase accordingly.

	<i>Increases in prices*</i>
2017	1.38%
2016	0.32%
2015	0.65%

\*These figures come from Statistics Netherlands (Centraal Bureau voor de Statistiek)

## More information?

	<p><b>Do you want an overall personal statement?</b></p> <p>www.mijnpensioenoverzicht.nl shows a personal statement of the overall pension that you have built up through your employment and the state pension. You will also see an estimate of your net income after retirement. And you can compare your pension with your current income.</p>
	<p><b>If you want more information on your options</b></p> <p>Your pension regulations set out your options.</p>
	<p><b>Questions?</b></p> <p>There is more information and frequently asked questions about your Uniform Pension Statement on <a href="http://www.nn.nl/pensioenoverzichten">www.nn.nl/pensioenoverzichten</a>. If you cannot find the answer to your question there, our Pension Customer Service Team will be pleased to help. You can call them on business days between 8.00 a.m. and 5.30 p.m. on 088 663 60 00.</p>
	<p><b>Pension accrual (factor A) in 2017</b> <span style="float: right;"><b>€ 0.00</b></span></p> <p>You will need to know factor A if you want to know how much scope you have for tax purposes to top up your pension with annuities.</p>

*This pension statement was created with the utmost care. It is based on the information available to us and your pension regulations. The pension regulations prevail. You can request the pension regulations from us.*