

Insight

1 Your personalised pension environment: mijn.nn Financial Future

On mijn.nn Financial Future you can immediately see the most important themes about your income after your retirement. First of all you see what your **1 expected income** will be and **2 which pensions** you have with Nationale-Nederlanden. But you can also click directly to the most important insights into your pension, such as **3 what has been arranged for your surviving dependents** or **4 the details about your investments**. And you see which things you can arrange yourself.

The screenshot shows the 'mijn.nn Financial Future' dashboard. At the top, it says 'Welcome to Financial Future Mrs. Van Dam'. The main section displays 'My expected income on 68 years incl. AOW' with two values: € 2.077,- (Net per month) and € 26.173,- (Gross per year). Below this, it states 'These amounts are an estimate. View the calculation and whether you have a shortage.' and provides a link 'How are the amounts calculated?'. To the right, under 'My pensions (2)', it lists 'Werkgever BV' and 'Persoonlijk Pensioen Plan' with policy number 50469311, noting it is an 'Investment-linked pension' and 'Active policy'. A 'View pension details' button is at the bottom of this section. Below the main income section, there are two rows of 'Insight' tiles. The first row includes 'Investment details' (callout 4), 'Retire early or later', 'Dependents' pension' (callout 3), and 'Occupationally disabled'. The second row includes 'Marry or cohabit', 'Divorce', 'Resignation', and 'Near retirement'. To the right of these tiles is 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, under 'Wat can I arrange myself?', there are five tiles: 'Investment choices & risk profile', 'Paying in extra contributions', 'Pensioen Plus', 'Value transfer', and 'Start risk reduction'.

Uitloggen Nederlands | English

Welcome to Financial Future
Mrs. Van Dam

My expected income on
68 years incl. AOW ⓘ

€ 2.077,-
Net per month

€ 26.173,-
Gross per year

These amounts are an estimate. View the calculation and whether you have a shortage.

How are the amounts calculated?

My pensions (2)

Werkgever BV
Persoonlijk Pensioen Plan
Policy number: 50469311
Investment-linked pension · Active policy

View pension details

Insight

Investment details

Retire early or later

Dependents' pension

Occupationally disabled

Marry or cohabit

Divorce

Resignation

Near retirement

I want...

To retire earlier >

A higher pension >

A more secure pension >

Wat can I arrange myself?

Investment choices & risk profile

Paying in extra contributions

Pensioen Plus

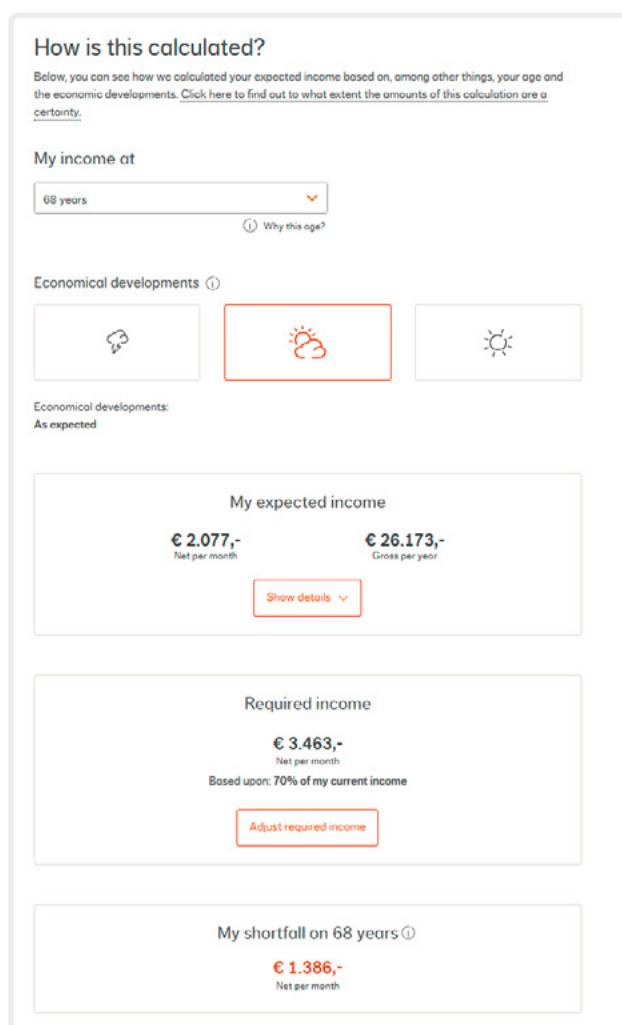
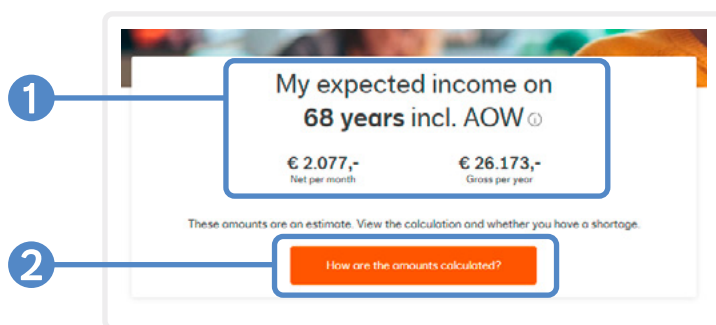
Value transfer

Start risk reduction

2 Insight into expected and necessary sources of income

If you think about your income after your retirement, you want to know how much money you will receive and whether this amount is enough. When you enter **mijn.nn Financial Future**, at a glance you will see an overview of **1 your expected income**. You'll see your income at the age at which you first receive both Dutch state pension and a pension from Nationale-Nederlanden.

Via **2 How was this calculated?** You'll see how this amount has been built up and whether this expected amount is enough when you retire.



You can see what the expected income and expected expenses are made up of. When you log in for the first time, the expected income will consist of the pensions you have with Nationale-Nederlanden and Dutch state pension. For required income, we assume 70% of your current pensionable salary. It has been found that this gives a nice estimate of your expenses. You can of course add to or adjust these amounts yourself.

3 Insight into your pension with Nationale-Nederlanden

Via 1 My pension you can see the details of your pension:

2 how much you have built up, 3 how much you invest for this each month. How much pension this is if you 4 stop accruing now, or if you 5 continue to accrue until your retirement age.

The screenshot shows the 'My pension with Nationale-Nederlanden' page. Callout 1 points to the 'My pensions (2)' dropdown menu. Callout 2 points to the 'I occur pension every year on' field. Callout 3 points to the 'Total investment per month' field. Callout 4 points to the 'If I stop now' button. Callout 5 points to the 'If I continue like this' button.

1 My pensions (2)

Werkgever BV
Persoonlijk Pensioen Plan
Policy number: 50469311
Investment-linked pension - Active policy

2 I occur pension every year on € 78.116,00

3 Total investment per month € 954,68

4 If I stop now

5 If I continue like this

Details about your pension scheme: Pension 1-2-3

Read your **Pension 1-2-3** to find out everything about your pension scheme. Layer 1 provides a quick guide to the most important features of your pension scheme. This information is expanded in Layer 2. For detailed information, including the pension regulations, go to Layer 3.

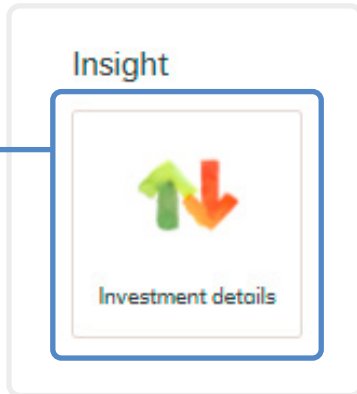
You can find your **Pension 1-2-3** under **Documents** on **mijn.nn** or in **mijn.nn Financial Future** in the menu bar under **Direct to...**

4

Details on your investments

1 Via **Investment details** on **My pension with Nationale-Nederlanden**, you can find all information on your investments: 2 the **current investment style**, 3 the **manner** in which we invest on your behalf, 4 the **value** of your investments with 5 the **investments and sales**, and 6 the **future spread** of your investments.

1



2

3

4

5

6

My overview Go to Contact
To mijn Log Out

Nederlands | English

mijn.nn / Financial Future / Investments

My investments in detail

Voorbeeld BV

Select your pension (1):

Voorbeeld BV
Persoonlijk Pensioen Plan - 87003770
Investment-linked pension - Actiefonds

Investments for my pension

Persoonlijk Pensioen Plan

For this investment-linked pension plan my pension money is invested in a [lifecycle](#).

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](#)

Current investment style

My pension money is invested:

- based on the following type of investment **Passive**
- with the following investment risk **Offensive**
- the higher-risk investments are **reduced to 15%** by the age that goes with my pension

This is in line with a variable pension benefit from my retirement age: (78 years).

[Go to Investment choices](#)

Combination of investment funds

I currently invest in a investment funds with the proportion of funds and value listed below.

Proportion of funds

Higher-risk investments		
■ 3,09% NN	See the fact sheet	
■ 4,63% NN	See the fact sheet	
■ 14,55% NN Index Obligatie Fonds	See the fact sheet	
■ 77,73% NN Index Rendement Fonds	See the fact sheet	

The investment performance for each fund is shown in the fact sheets.

Value of my investments

The value of my investments is on 18-08-2021:

Fund	Number of units	Price	Value
NN Pensioenstabilisatiefonds 11-15	49,18	€ 21,92	€ 1.077,99
NN Pensioenstabilisatiefonds 15+	73,32	€ 22,07	€ 1.618,06
NN Index Obligatie Fonds	47,95	€ 109,35	€ 5.243,45
NN Index Rendement Fonds	230,09	€ 149,44	€ 34.384,26
Total value			€ 42.323,76

[See all investments and sales](#)

Future investment allocation

If I continue to invest as I do now, the allocation between investment funds in the years leading up to my retirement date will be as follows.

■ Higher-risk investments	
■ Lower-risk and risk-averse investments	

The way we reduce the higher-risk investments depends on the investment style: the type of investment, the investment risk, the risk reduction and the age for reduction.

[Go to Investment choices](#)

5 What do changes in your work or life mean for your pension?

Under **1 Insight** via **My overview** you can see which events have an effect on your pension. For example, if your **relationship ends** **2**, or if you get another job, or become **disabled while in employment** **3**. You can also see here what has been arranged for your dependant's in the event of your death **4**.

1

Insight



Investment details



Retire early or later



Dependants' pension



Occupationally disabled



Marry or cohabit



Divorce



Resignation



Near retirement

2

U gaat uit elkaar. Wat betekent dat voor uw pensioen?

Als u uit elkaar gaat, heeft dit vaak gevolgen voor uw pensioen. Het is daarom goed om te weten wat u zelf kan betekenen. Dit document helpt u de praktische informatie die u nodig heeft. Ook kunt u hierin zien of een eventueel samenleven.

Blijf hierom niet vresen. Het is niet te zien denken bij kinderen of het stoppen van een reizen? Voor een eigenere uitgang in twee minuten. Meer informatie vindt u onderaan deze pagina in onze brochure 'Uit elkaar gaan en uw pensioen'. U kunt hier ook de eventueel 'Mijn partner pensioen' downloaden.

Wat is er wettelijk geregeld?



> Gevoelen voor uw pensioen als u uit elkaar gaat

Afwijken van de wettelijke standaard



> Meer over het maken en vastleggen van andere pensioenforzen

Wat kunt u zelf doen?



> Bepaal uw persoonlijke uitgangspunten

Direct zelf regelen



> Stuur het uw stakker in



My overview Go to Contact

To mijn.nn Log Out

mijn.nn/ Financial Future / What if I become work incapacitated

Which provisions have been made in case I become disabled while in employment?

If you were to become fully or partially disabled while in employment, your employer would no longer, or only partially, shoulder the burden of the contributions towards your pension.

Below, you will see which provisions have been made for this type of scenario. You will only be able to see this for pensions associated with **My Pension with Nationale-Nederlanden**, and not for any other pensions you might have added. Please consult your **Pension 1-2-3** to find out more about the pension benefits and the terms and conditions.

Up to 68 years

* I will continue to accrue pension

Nationale-Nederlanden will shoulder up to 100% of the employer contributions if the degree of occupational disability equals at least 35%.

< Back to my overview

3

What arrangements have been made if I should die?

We have specified below what your surviving dependants can expect to receive from your pension scheme if you should die.

You will only be able to see this for the pensions associated with **My Pension with Nationale-Nederlanden**, and not for any other additional pensions you might have. Click on the amounts to see if they are certain or expected. Please click here to find out more about these **provisions**. Your **Pension 1-2-3** specifies which provisions have been made in the event of your death. It also specifies what we mean by 'partner' and 'child' per pension scheme.



For my partner



For my children

What will my partner receive?

Up to the state pension age

(Gross per month)

If I die while employed, before my pension comes into payment

Partner's pension € 0,-

If I die after leaving employment, before my pension comes into payment

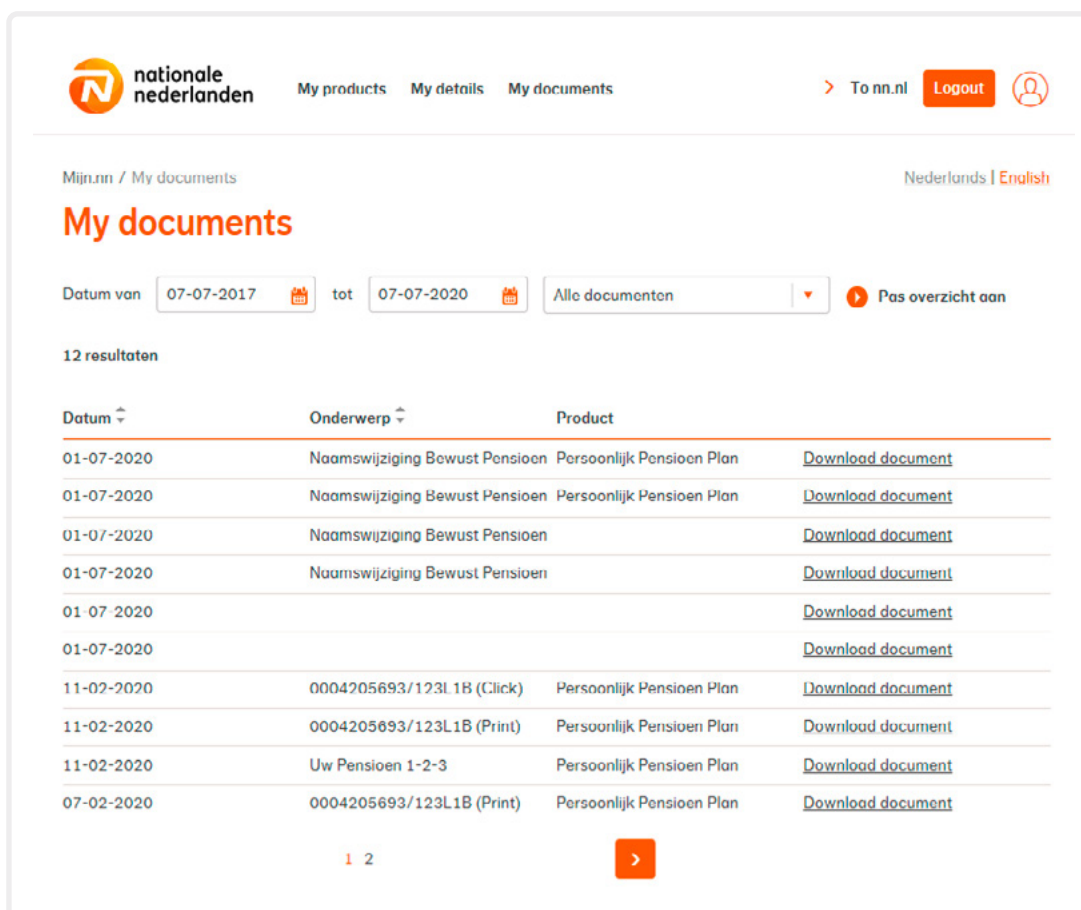
Partner's pension € 0,-

If I remain employed up to the retirement date and die afterwards

Partner's pension € 48,-

6 Documents about your pension (Pension 1-2-3, Uniform Pension Statement (UPS), Factor A)

You can find all your important pension-related documents, such as your Pension 1-2-3, the pension regulations or your Uniform Pension Statement (UPS) under **Documents**. You can find **Documents** on **mijn.nn** or in **mijn.nn Financial Future** in the menu bar under **Direct to...**



The screenshot shows the 'My documents' page on the 'nationale nederlanden' website. The page has a header with the logo and navigation links: 'My products', 'My details', and 'My documents'. There are also links for 'To nn.nl', 'Logout', and a user profile icon. Below the header, the page title is 'Mijn.nn / My documents' and the language is set to 'Nederlands | English'. The main section is titled 'My documents' and includes a date range filter (07-07-2017 to 07-07-2020), a dropdown for 'Alle documenten', and a button 'Pas overzicht aan'. Below this, it says '12 resultaten'. A table lists the documents with columns for 'Datum', 'Onderwerp', 'Product', and a 'Download document' link. The table contains 12 rows of data, including documents for 'Naamswijziging Bewust Pensioen' and 'Uw Pensioen 1-2-3'. At the bottom, there are page numbers '1 2' and a right arrow button.

Datum	Onderwerp	Product	
01-07-2020	Naamswijziging Bewust Pensioen	Persoonlijk Pensioen Plan	Download document
01-07-2020	Naamswijziging Bewust Pensioen	Persoonlijk Pensioen Plan	Download document
01-07-2020	Naamswijziging Bewust Pensioen		Download document
01-07-2020	Naamswijziging Bewust Pensioen		Download document
01-07-2020			Download document
01-07-2020			Download document
11-02-2020	0004205693/123L1B (Click)	Persoonlijk Pensioen Plan	Download document
11-02-2020	0004205693/123L1B (Print)	Persoonlijk Pensioen Plan	Download document
11-02-2020	Uw Pensioen 1-2-3	Persoonlijk Pensioen Plan	Download document
07-02-2020	0004205693/123L1B (Print)	Persoonlijk Pensioen Plan	Download document

7 Who can view your details

You are the only person who can view your details in **mijn.nn Financial Future**. If there is something in relation to your pension details that you would like to discuss with your consultant, you can access your **mijn.nn Financial Future** with your own login credentials and consult the information together with your consultants.

8

Notes on the amounts and calculations

The amounts in **mijn.nn Financial Future** have been calculated with due care. Nevertheless, the amounts representing expected sources of income are uncertain. You can read in **2 Notes on amounts & calculations on my mijn.nn Financial Future** how we arrive at these amounts. This explanatory information can be found via the link **1** on the **My overview page** (among other places).

How is this calculated?

Below, you can see how we calculated your expected income based on, among other things, your age and the economic developments. [Click here to find out to what extent the amounts of this calculation are a certainty.](#)

1

2

Notes on amounts & calculations on mijn.nn Financial Future ×

Amounts and calculations provide you with greater insight into your income later on and help you make choices. But how do we obtain this information, what do we base the calculations on and how do we treat your details? Read about that here.

^ How do you arrive at the amounts and details?

The amounts displayed on mijn.nn Financial Future come from various sources, such as from our own records and those of your employer. Or you may have entered the amounts yourself.

- ✓ Expected income
- ✓ Required income
- ✓ Shortfall or surplus
- ✓ Retirement age
- ✓ When are the amounts adjusted if I make a new choice?

^ What do you do with the amounts and details?

We use the details you see in mijn.nn Financial Future to provide you with information on your pension with Nationale-Nederlanden. And to provide you with an insight into your total expected and required income for later on. We also use them to show what consequences your choices can have on your income. We do this by making calculations of your total expected income and of the consequences of your choices, for example.

- ✓ Your privacy

^ How are the amounts calculated?

When calculating your expected and required income in mijn.nn Financial Future, we use certain calculation models and assumptions. This allows us to approximate reality. The amounts that you see are therefore an estimate. Please note: prices normally rise slowly. In a few years, you will therefore be able to buy less with every euro than today. We call this inflation. The amounts you see do not take inflation into account.

- ✓ Dutch state pension (AOW)
- ✓ Pensions under 'My pension with Nationale-Nederlanden'
- ✓ Salary