HEINEKEN PENSIOENFONDS

Questions and Answers from the Webinar on 11 November 2026

This page provides answers to the questions raised during the webinar on 11 November 2026. You can find the webinar recording and presentation in the news item dated 16 November 2026 on our website. The presentations are available in Dutch and English. The questions and answers cover the following topics:

General Information	Pension for Now	Pension for the Future
Information: a. Joining the pension scheme b. Leaving HEINEKEN c. Applying for your pension d. Questions or help with your pension e. Information about your pension amount and your options	**Types of Pension Cover** I: Partner's and orphan's pensions **if you die before retirement**. II: Continued pension accrual without contributions in the event of illness and/or occupational disability.	**Types of Pension** III: Retirement pension. IV: The option to provide a partner's pension **if you die after retirement**. V: Orphan's pension **if you die after retirement**.

General Information: Joining the Pension Scheme

1. Where can I find information about my pension when I join HEINEKEN?

Our website explains how your pension is arranged. You can view your personal details in My Pension by logging in with DigiD. Within three months of starting employment and joining the pension scheme, you will also receive information about your pension, either digitally or by post.

2. What should I check when I join the pension scheme?

Check your personal details and the cover provided for your partner and children. If necessary, register your partner using this form. Read about transferring pension benefits you have accrued elsewhere. If you have any questions, please contact Heineken Pensioenfonds.

3. What choice do I have regarding supplementary partner's pension when I join HEINEKEN's pension scheme?

If your partner meets the conditions set out in the pension regulations, you are automatically insured for supplementary partner's pension. This cover is not compulsory. You can opt out by completing the waiver form, but please discuss this with your partner first: if you die, your partner will not receive this additional pension.

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General Information: Leaving HEINEKEN

1. What happens to my pension when I leave HEINEKEN?

Contributions to your pension stop, but the pension capital you have built up remains yours and continues to be invested. Cover for partner's and orphan's pensions if you die before retirement usually continues for a further three months and then ends. If you receive unemployment benefit (WW) or sickness benefit under the Dutch Sickness Benefits Act (Ziektewet), this cover may continue for longer. Any partner's pension you accrued before 2026 is retained. Please note: once these three months have passed, or the benefits mentioned above have ended, your partner's and orphan's pension cover expires and your partner and children will not receive a pension from Heineken Pensioenfonds if you die. Please also refer to our website.

2. Can I continue my partner's and orphan's pension cover after leaving employment?

Yes. You can choose to continue this cover voluntarily after the three-month period or after the benefits mentioned in question 1 have ended. The premium is then deducted from your personal pension capital, leaving less money for your own retirement pension. When your membership ends, you will receive detailed information about the cover that ends, your options, the costs and the deadline for submitting your decision.

General Information: Applying for Your Pension

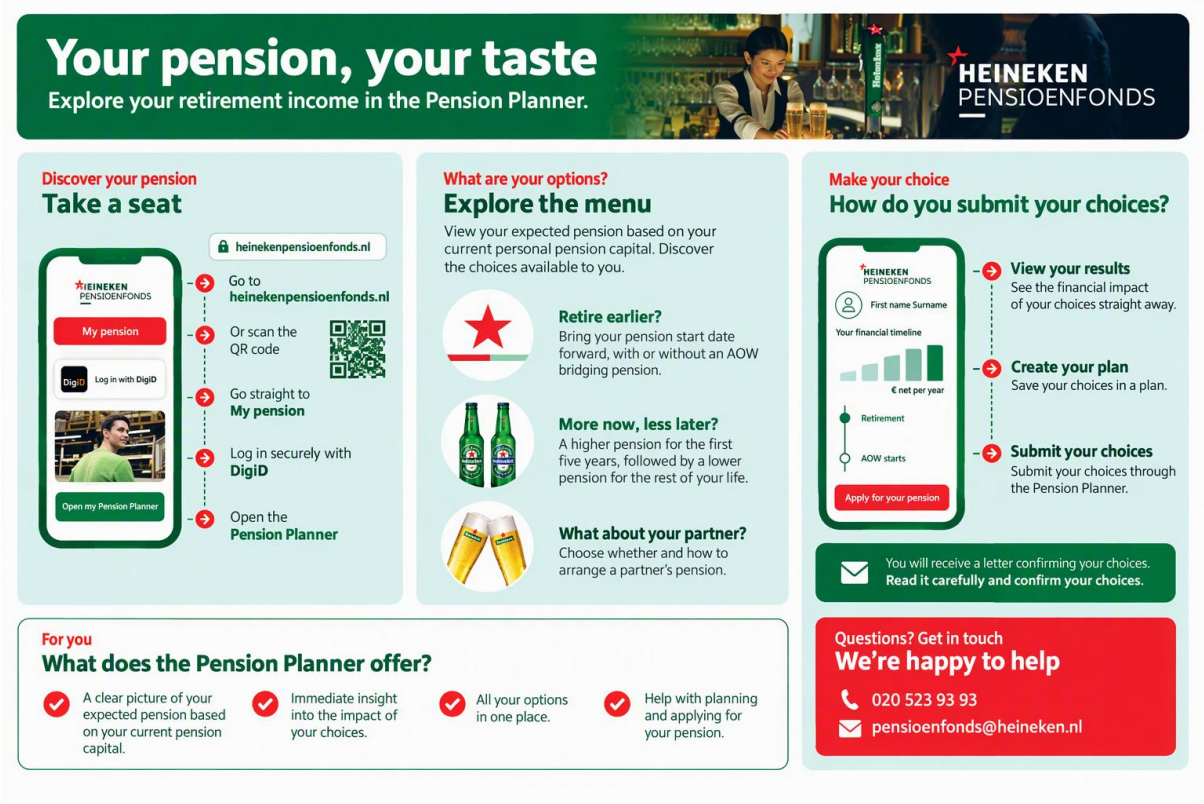
1. When will I receive information about applying for my pension?

You will receive information about your pension options three to six months before you reach your Dutch state pension (AOW) age. You can check your AOW age on the SVB website. You can start drawing your pension at age 68 or earlier. If you wish to retire before your AOW age, please contact us three to six months in advance.

2. How do I apply for my pension?

The information below explains how to apply for your pension. We can help you with your questions and choices. Further information about your application and options is available on our website and in the pension planner in My Pension.

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General Information: Questions or Help with Your Pension

1. Do you have a question about your pension, or would you like to report a change? Please contact us using the contact form, by email or by telephone. We will be happy to help.

General Information: Where to Find Your Pension Amount

1. My Pension shows your projected pension, including future contributions for as long as you remain a member and expected investment returns. The pension planner uses the pension capital you currently hold.

Pension for Now

Partner's and orphan's pensions if you die before your pension starts

1. I am leaving employment and will live on my savings until retirement. Do I need to make a decision about partner's pension now?

   If you do not receive unemployment benefit (WW) or sickness benefit (Ziektewet), your partner's pension cover ends three months after you leave employment. However, you can continue your partner's and orphan's pension cover and pay for it from your pension capital.

This leaves less money for your own retirement pension. Any partner's pension you accrued before 2026 is retained.

When you retire, you and your partner decide how much pension your partner will receive after your death. This applies only to the partner you have at that time. If you do not have a partner when your pension starts, you will automatically receive a retirement pension only. A person who becomes your partner after your pension has started will never be entitled to a partner's pension on your death.

Read more: Partner's pension.

2. Are partner's and orphan's pension amounts gross or net?

The amounts shown on your statement are before tax and other deductions (gross), unless stated otherwise. The amount remaining after deductions (net) depends on the recipient's personal circumstances. Payments are made to your partner or to your child until age 25, or to the legal guardian if your child is under 18.

3. Can both my partner and my children receive a pension if I die?

Yes. If you die, both your partner and your children under age 25 may be entitled to a pension. The conditions for partner's and orphan's pensions are set out in the pension regulations.

Read more: Partner's pension and Orphan's pension.

4. Which salary is used to calculate my partner's pension?

While you remain a member and have not yet retired, we calculate your partner's pension based on your pensionable salary. A maximum salary of €137,800 applies for the coming years.

Example: Sam has an annual pensionable salary of €50,000. This is below the maximum, so the partner's pension is calculated on the full €50,000. Based on a pensionable salary of €50,000 and the current cover of 35%, the partner's pension is €17,500 per year. If Sam dies, Sam's partner will therefore receive approximately €1,458.33 per month. Contributions and taxes will be deducted from this amount.

5. How much is the premium for voluntarily continuing partner's and orphan's pension cover?

If you voluntarily continue your partner's and orphan's pension cover, you pay the full premium from your personal pension capital. When you leave employment, the fund will inform you of your options. The premium depends on your salary and pension details. Please contact the helpdesk when you apply to find out how much you will pay.

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6. How does the pension fund define a child under the pension scheme?

   Your own children, foster children and adopted children who form part of your household may qualify for an orphan's pension, subject to certain conditions. The amount of orphan's pension depends on the number of children. If there are more than three children, a maximum applies under the pension regulations.

7. Can I take 10% of my retirement pension as a lump sum and combine this with an AOW bridging pension?

   From 1 January 2029, you will be able to withdraw 10% of your personal pension capital as a lump sum when you retire. Further information will be available from 2028. A lump-sum payment cannot be combined with an AOW bridging pension or the option to receive a higher pension initially and a lower pension later under the pension scheme.

8. What do the terms 'pensionable base' and 'AOW offset' mean?

   Pensionable base: the portion of your salary on which you build up pension.
   AOW deductible: the portion of your salary on which you do not build up pension, because you will also receive a Dutch state pension (AOW).

   Calculation example:
   Your salary is €50,000 and the AOW offset is €18,000.
   You build up pension on €50,000 – €18,000 = €32,000.

9. Will the indicative pension amount currently shown in My Pension stay the same if I stop working?

   If you stop working before retirement but do not start drawing your pension immediately, your personal pension capital remains in place until your chosen pension start date. The amounts shown in Myu Pension will change because no further contributions are paid and because of positive or negative financial results.

10. How are the premiums for partner's and orphan's pensions funded?

    You and HEINEKEN jointly pay the pension contribution. Part of this contribution funds partner's and orphan's pensions if you die before retirement. Your payslip shows your share, which is approximately one third of the total contribution. My Pension shows the amount remaining after insurance premiums and costs have been deducted, as explained on the website.

11. What happens to my retirement pension and my partner's and orphan's pensions if I leave employment before retirement?

When you leave employment, contributions to your pension stop and your pension capital generally remains with us. Cover for partner's and orphan's pensions ends after a maximum of three months, or later if you receive unemployment benefit (WW) or are ill. You can choose to continue this cover yourself. In that case, the premiums are paid from your pension capital, leaving less money for your own retirement pension.

Pension	Leaving employment before retirement	Your choice	If you take no action
Your own retirement pension	Contributions stop. Your pension capital remains in place.	No decision is required.	Your pension will be lower than if you continue working.
Pension for your partner	Cover ends after three months, or later if you receive unemployment benefit (WW) or sickness benefit (Ziektewet).	Do you wish to continue the cover yourself?	Once cover ends, your partner will not receive a pension under this insurance if you die before retirement.
Pension for your children	Cover ends after three months, or later if you receive unemployment benefit (WW) or sickness benefit (Ziektewet).	You make this choice together with the decision about your partner's pension cover.	Once cover ends, your children will not receive a pension under this insurance if you die before retirement.

12. Where can I find more information about my pension amount and how it changes over time?

Each month, we adjust your personal pension capital to reflect positive and negative financial results. You can track this in My Pension. An explanation is available at https://heinekenpensioenfonds.nl/beleggen-van-pensioen/ontwikkeling-persoonlijk-pensioenvermogen.

13. I joined HEINEKEN later in my career and will therefore contribute to my pension for only five years. Does this affect the amount of my partner's pension?

Before retirement, while you remain a member: no. Your partner's pension is 35% of your pensionable salary. You may also have accrued partner's pension with other pension providers in the past. You can check this at www.mijnpensioenoverzicht.nl.

After retirement: your partner's pension is linked to your retirement pension and depends on the number of years you have been a member. The amount of partner's pension may therefore be lower. Please check My Pension and the Uniform Pension Statement you receive each year.

Pension for the Future

Your retirement pension and partner's and orphan's pensions if you die after retirement

1. I already receive a pension from Heineken Pensioenfonds and am starting work for another company. Will I continue to build up pension?

   This depends on your new employer's pension scheme and your age. If you are still eligible to build up pension, you will do so through your new employer's scheme. Further pension accrual after your AOW age is not automatic. Please check with your new employer.
2. If my partner dies after I retire, does the partner's pension lapse and will my own pension increase?

   No. Your own pension will not increase. The partner's pension was intended to provide income for your partner if you died first. If your partner dies before you, that pension will not be paid. You can no longer exchange it for a higher pension for yourself. You choose between a retirement pension with a partner's pension and a retirement pension only when your pension starts.

   Read more: Exchanging partner's pension for additional retirement pension.

3. How much retirement pension will I receive if I choose a retirement pension only, without a partner's pension, when my pension starts?

   You can choose a partner's pension of 70%, 50%, 25% or 0% of your own pension. The lower the pension for your partner, the higher your own pension will be. Your partner must also sign to agree to this reduction.

   The pension planner provides an estimate of the additional pension you could receive, based on your age, pension capital, the applicable conversion rates, life expectancy and the amount of partner's pension you exchange.

   Read more: Pension planner.

3. Why can I only decide whether to provide a partner's pension, and how much, when my pension starts?

When your pension starts, you decide how much pension your partner will receive if you die. The more pension you arrange for your partner, the lower your own pension will be. The fund calculates both pensions based on that choice. You must make this decision in advance and cannot change it later, for example if you or your partner becomes ill. This ensures that partner's pension remains insurance against an event whose timing and occurrence are uncertain.

4. Why is the retirement age under the pension scheme 68?

   You can start drawing your pension on the date you reach your AOW age. We will send you information three to six months before that date. This also applies to your 68th birthday. Contributions to your pension stop at your AOW age, because your employment contract ends at that point under your contract or collective labour agreement.

5. My partner dies after I have retired. Will I receive a higher pension?

   No. If your partner dies, the partner's pension lapses and your own pension does not increase. You can no longer exchange the partner's pension for additional pension for yourself, because this decision is made when your pension starts.

   Read more: Exchanging partner's pension for additional retirement pension.

6. I am stopping work early but will start drawing my pension later. Will the projected pension amount on my statement stay the same?

   If you stop working early, contributions usually stop as well and your projected pension may be lower. Your pension capital remains invested and may rise or fall. You can decide whether to start drawing your pension at that time. Are you currently 67? In that case, you can start drawing your pension no later than age 57. This will reduce the amount of your pension. You can use the pension planner or contact our helpdesk to explore the consequences of starting your pension earlier.

   Read more about the consequences: Pension planner.

7. How large is the solidarity reserve, and what is it used for?

   The solidarity reserve is a collective financial buffer that can increase or decrease in size and helps prevent reductions in pension payments. Each year, the fund can use 20% of this buffer to supplement pension payments up to the previous year's level. However, reductions remain possible.

   Read more: Explanation of the solidarity reserve.

8. **Where can I find the pension fund's financial results and their impact on my personal pension capital?**

A full overview is available in the annual report or the quarterly news updates. You will also find our annual summary there, which briefly reviews the financial results for the year.

For changes in your personal pension capital, see How your personal pension capital develops.

9. Can my personal pension capital run out?

Your pension capital changes as a result of investments, interest rates, contributions and pension payments. Risks are shared collectively, and sufficient measures can be taken to protect your pension.