HEINEKEN PENSIOENFUND NEWSMAIL

Newsmail HPF, March 2021



MijnOverheid.nl Message Box

HPF communicates several important documents through the Message Box of MijnOverheid.nl such as your pension statement. It is therefore very important that when generating an account with MijnOverheid.nl or logging in to the Message Box of MijnOverheid.nl you agree to include HPF among the authorities and agencies that contact you through the Message Box. Go to the Mercheid.nl.

Coverage ratio

99,7%

Funding ratio

The current funding ratio at the end of January 2021 was 99.7% (at the end of 2020: 99.3%). The current funding ratio denotes the ratio between the HPF's commitments and assets at a given time.

The policy funding ratio at the close of January 2021 was 94.6% (at the end of 2020: 94,9%). The policy funding ratio is the average of the current funding ratios over the past 12 months. The policy funding ratio determines among other things whether the HPF can raise the pensions (indexation) or must reduce them (cutback).

Low (policy-)funding ratio

Due to the negative and limited results on the investments and a significant fall in interest, the funding ratio fund have fallen.

Read more about the pension fund's funding ratio



Results of the survey for effectiveness of communication tools

At the end of 2020, the HPF sent a survey to test the effectiveness of the means of communication. We would like to thank everyone who completed the survey! We can deduce from the results which means of communication are effective and which means of communication we can further improve.

Are you curious about the results of the survey and the areas for improvement? $\underline{\text{Read more}}$ $\underline{\text{about this.}}$



Filling vacancies board

In the previous newsletter we indicated that there will be two vacancies on the board in 2021/2022 on behalf of the pensioners. We can inform you that there are candidates to fill these vacancies.

Read more about the (filled) vacancies.



Vacancy member of Accountability Council and changes

As of 1 January 1 2021 there is a vacancy in the Accountability Council on behalf of the employer due to the departure of Willem Bakker. The employer has been asked to nominate a new Accountability Council member. If you are interested, <u>read more about the vacancy</u>.

Martijn Hartog has taken over the chairmanship from John Muller as of January 1, 2021. Sjoerd Koornstra has indicated that he will no longer fulfill the role of secretary of the Accountability Council as of 1 January 2021. Both John Muller and Sjoerd Koornstra will remain members of the Accountability Council. We thank them for their good efforts!



January and February blog

The HPF posts a blog on the website every month.

Read the blog of <u>January</u> about the policy funding ratio and indexation.

Read the blog of <u>February</u> about contributions to your pension.



New look and feel website Heineken Pension Fund

The Heineken Pension Fund has renewed the <u>website</u>. The site is more user-friendly and has a more modern design. Please take a look! While you are there, you might as well check the latest news and your pension in the pension planner.



As usual, the HPF can always be contacted for any queries you may have

If you have any queries, please contact our helpdesk, preferably by email (pensioenfonds@heineken.nl), and if necessary we will then call you back. In the case of emergencies you can reach us on 071-545 80 65.

We hope that the above has provided you with sufficient information. Should you have any queries after reading this email it goes without saying that you can always contact the HPF helpdesk during office hours by email: pensioenfonds@heineken.nl.

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