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HEINEKEN PENSIOENFUND NEWSMAIL

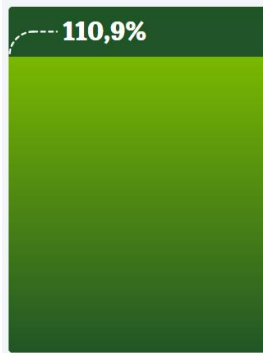
Newsmail HPF, July 2021



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 [Berichtenbox van MijnOverheid.nl](#).

Coverage ratio



Funding ratio

The current funding ratio at the end of June 2021 was 110.9% (at the end of 2020: 99.2%).

The current funding ratio denotes the ratio between the HPF's commitments and assets at a given time.

The policy funding ratio at the end of June 2021 was 101.1% (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).

[Read more about the pension fund's funding ratio](#)

ANNUAL OVERVIEW



Annual Overview 2020

The HPF has published the annual report for 2020. In this report, the board reports on, among other things, the policy executed, the financial results, the implementation costs and the sustainability of the investments in the past year.

Are you curious about one of these topics? Our [annual overview](#) is an easy-to-read summary. Of course you can also read the full [annual report](#) (only available in Dutch).

Nu iets doen aan je pensioen



Do something about your pension now

Do you have a new partner, or are you getting divorced? Are you thinking about a new job, or have you just started a new job? Are you moving, living together or buying a new house? Then it is time to do something about your pension. You can find more information about this at [www.nuetsdoenaanjepensioen.nl](#) (only available in Dutch). You can, among other things, consult a checklist for important events in your life.

On our [website](#) you will also find more information about important events that affect your pension, and when you need to take action.



Blogs

The HPF posts a blog on the website every month.

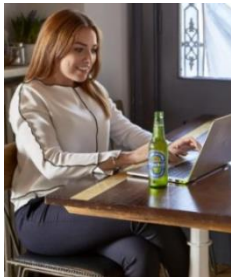
Read the blog: [What belongs to your pension scheme?](#)

Read the blog: [Disability pension](#)

Read the blog: [How do you get insight into your pension?](#)

Read the blog: [Pension Agreement](#)

In the blog "[How do you get insight into your pension?](#)" reference is made to www.mijnpensioenoverzicht.nl. The website has been renewed. Take a look!



Communication per e-mail for participants

The HPF will communicate with participants (employees of HEINEKEN) by e-mail and no longer by post. With this we are happy to meet the expressed wish of participants to receive communication digitally. This is also more sustainable. From now on you will receive communication from the pension fund digitally to your HEINEKEN e-mail address!

The HPF also likes to communicate by e-mail with pensioners and former participants. Enter your e-mail address if you are a retired or a former member of the HPF on our [website](#).



**STICHTING
HEINEKEN
PENSIOENFONDS**

Vacancy Accountability Council

The HPF has a vacancy in the Accountability Council (AC) for a member on behalf of the employer. An important role, because the HPF board is accountable to the VO for the policy and the way in which it is implemented. The VO assesses the policy pursued and also has the right to advise the board on subjects.

Do you want to know more about the position? Then click [here](#).



Do you have questions?

Please contact us. You can also visit our [website](#) for more information.

The telephone helpdesk can be reached during office hours on [071 – 545 8065](tel:071-5458065).

You can also reach us via pensioenfonds@heineken.nl.

Disclaimer

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