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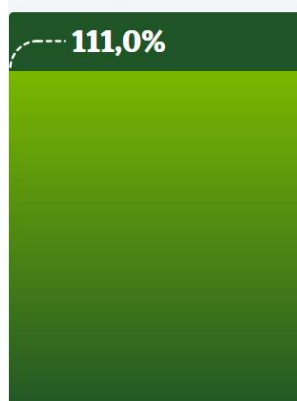
HEINEKEN PENSIOENFUND NEWSMAIL

Newsmail HPF, September 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 Augustus 2021 was 111.0% (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 Augustus 2021 was 104.0% (at the end of 2020: 94.9%).

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](#)



Socially Responsible Investment

The HPF invests the pension funds in order to obtain the best possible return with an acceptable risk. In doing so, we ensure that the companies and countries we invest in treat people and the environment well and are managed with integrity.

In 2020 we started reporting on the carbon emissions of the companies in which we own shares. In addition to CO2 emissions, water consumption and the human rights score of the shares in developed countries have also been mapped. Because we are going to measure, we are now able to be accountable for the consequences of our investment choices.

[Read more about the Socially Responsible Investment](#) or [read our blog about Socially Responsible Investment](#)



Blogs

The HPF posts a blog on the website every month

Read the blog: [AOW \(State Pension\) and pension from your employer](#)

Read the blog: [How is my pension money invested?](#)

Read the blog: [Socially Responsible Investment by the Heineken Pension Fund](#)



Pension and events in your life

Retirement seems far away for many people. However, retirement is closer than you think. Suppose you get a new job, start living together/marry, have a child, break up or unexpectedly have to deal with a death in your family. These life events can have direct consequences for your pension and also for your partner's income. Retirement is therefore important throughout your whole life. Wijzer in Geldzaken (Money Wise) has an overview on its [website](#) containing the most important events. There is also a short [animation](#) (only available in Dutch).



STICHTING HEINEKEN PENSIOENFONDS

the Dutch Central Bank.

Appointment of Board Members

We are pleased to announce that as of the 6th of July 2021 we have two new board members, Henriëtte Dollé-Bäcker on behalf of the employer and Ben de Putter on behalf of the employees. They have joined the board and various committees for some time now and have formally been appointed to the board after completing training and testing by



Right to hear Association of the Pensioners and Former Participants

The draft bill about the future of pensions provides an Association of Pensioners and an Association of Former Participants a right to be heard regarding the transition plan to the new pension agreement. Social

Partners will contact the Association of Pensioners at Heineken (VvGH) about this. The interests of the pensioners are also represented in the Board and the Accountability Council of the HPF.

There is no Association of Former Participants at HEINEKEN. The opinions of the former participants will therefore be investigated by means of a general survey at a later stage. Naturally, the opinions of pensioners and participants will also be surveyed.



Annual Overview 2020

The HPF has published the annual report for 2020. In this report, the board reports in a clear and attractive manner on, among other things, the policy executed, the financial results, the implementation costs and the sustainability of the investments in the past year. We also informed you about this in our last newsmail, but you may have missed this because of a summer holiday.

Read the [annual overview](#). Of course you can also read the full [annual report](#) (only available in Dutch).



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

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