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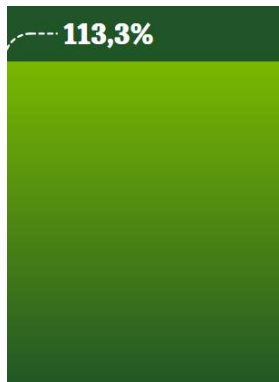
HEINEKEN PENSIONFUND NEWSMAIL

Newsmail HPF, December 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](#).



#### Funding ratio

The current funding ratio at the end of November 2021 was 113.3% (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 November 2021 was 108.6% (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 level of the policy funding ratio at the end of September determines whether the HPF can increase the pensions (grant a supplement).

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



#### No indexation per 1 January 2022

The policy funding ratio of 30 September is the basis for the decision to increase pensions. The policy funding ratio as of September 30, 2021 was 105.5%.

According to the applicable rules, this is too low to increase the pensions. In view of this policy funding ratio, the board had to decide not to increase the pensions as of 1 January 2022.

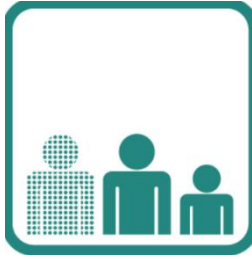
The rules may change, [read more about this](#).



#### Premiums 2022

The premiums for the pension schemes vary from year to year. The HPF board has determined the premiums for the year 2022.

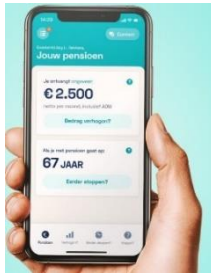
Click [here](#) to view the new premiums.



### Change in pension scheme supplement partner's pension

Your regular pension scheme includes a supplement to the partner's pension that has commenced. This supplement will change as of January 1, 2022. The supplement to the partner's pension that commenced ran until the applicable state pension age at the time of granting. However, the partner's state pension age may be different, as the state pension age is currently increasing. To ensure that the end date of the supplement is in line with the state pension age, the supplement will give a supplement until the actual state pension age from 1 January 2022.

This change will not apply to benefits that commenced before 1 January 2022.



### Pension checker App: Do you know how much pension you will receive?

The day you retire may be many years ahead of you. Nevertheless, it is good to regularly check your pension. Will you get enough pension later? Or what does it mean to stop working earlier? With the new Pension Checker app ([IOS](#) or [Android](#)) you will immediately get an answer to these questions. Checking your pension has never been so easy. Are you divorced, have you increased or decreased your working hours, or have you lived abroad for a longer period of time? This affects your pension. See how you are doing with the new Pension Checker app. A quick insight into your income later.



### Blogs

The HPF posts a blog on the website every month

Read the blog: [What instruments does the Heineken Pension Fund use for Socially Responsible Investing?](#)

Read the blog: [What choices do you have when you retire?](#)

Read the blog: [No indexation of the pensions per 1 January 2022](#)



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### Board members

Michiel Kamermans was reappointed as of November 1, 2021 as a board member and also key function holder risk management on behalf of the pensioners.

Rob van den Berg will step down as of January 1, 2022. The HPF likes to thank Rob van den Berg for his efforts in recent years.



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### Vacancy Accountability Council

There are two vacancies in the Accountability Council. If you would like to participate in the Accountability Council, please contact us.

Read more about the [position](#) and/or watch the [vlog](#).



### Do you have questions?

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 [071 – 545 8065](tel:071-5458065).

You can also reach us via [pensioenfonds@heineken.nl](mailto:pensioenfonds@heineken.nl)

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