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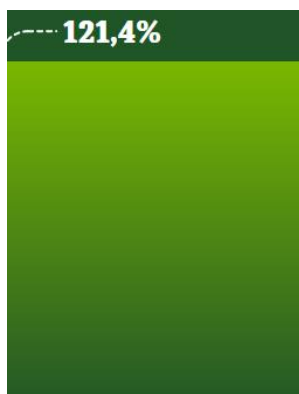
HEINEKEN PENSIONFUND NEWSMAIL

Newsmail HPF, March 2022



MijnOverheid.nl Message Box

We send our most important letters, like the annual pension overview and the contribution and increase letter, via the Message Box of MijnOverheid.nl. Pension funds may use it for their legally required communication. Are you still not receiving any communication from us via the Message Box? Create an account on [MijnOverheid.nl](https://mijnoverheid.nl) with your Digid and/or add the Heineken Pension Fund as an institution that may contact you via the Message Box.



Funding ratio

The current funding ratio at the end of February 2022 was 121.4% (at the end of 2021: 119.2%).

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 February 2022 was 113.2% (at the end of 2021: 110.2%).

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](#)



New Pension System

The cabinet has concluded a pension agreement with the employees "and employers" organizations. This pension agreement outlines what the new pension system should look like. A number of things are already clear, but many parts still need to be worked out in more detail. The social partners are currently examining which pension contract will be chosen.

We would like to keep you informed about developments on [our](#) webpage.

Participant survey

In order to ensure that the implementation of the new scheme matches the preferences of employees, former employees and pensioners, we request that you complete the short questionnaire to provide insight into your wishes. If you are a participant, a former participant of a retiree, you have received an invitation for this. [Read more](#)

Blogs



The HPF posts a blog on the website every month.

Read the blog: [What will my partner receive if I die?](#)

Read the blog: [Pension Communication: digital and sustainable](#)

Read the blog: [Value Transfer](#)



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made.

Investments in Russia

The Heineken Pension Fund (HPF) is shocked by Russia's invasion of Ukraine. The HPF has decided to add investments in Russia to the exclusion list. As a result of this decision, the remaining investments in Russia will be sold as soon as possible and no new purchases will be

HPF will continue to closely monitor developments. [Read more](#)



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Changes to the Board and Accountability Council

Roelf Duursema has been appointed as a board member with effect from 1 January 2022 and also a key function holder for internal audit on behalf of the pensioners. He replaces the departing Rob van den Berg ([see news item about this](#)).

Jan Borgers resigned from the accountability council on 1 January 2022. The HPF thanks him for his efforts in recent years.



Communication by e-mail

The HPF likes to communicate by e-mail. With this we are happy to meet the expressed wish of participants to receive communication digitally. This is also more sustainable. From now on, participants will receive the communication from the pension fund digitally at their HEINEKEN e-mail address! If you no longer work for HEINEKEN, we probably don't have your email address yet. Therefore, enter your e-mail address [here](#).



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](#). You can also reach us via pensioenfonds@heineken.nl

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