

Pension Comparator: Compare two pension schemes

Why compare your pension scheme?

Pension schemes differ from each other. With this comparator you can create an overview of the differences between two pension schemes. For example, you can see what you will and will not receive. See what the differences are and what that means for you. You could then consider to make arrangements yourself. Understanding the differences, is also one of the steps that need to be taken with a value transfer: will you transfer your pension to your new pension provider or not?



Compare your pension scheme in five steps

The part of the Heineken Pension Fund has already been entered in this pension comparator. Take layer 1 of the Pension 1-2-3 from your previous employer and complete this pension comparator step by step. The terms used are explained in Layer 1.

STEP 1: What will and won't you get in the pension schemes?

Explanation

In this step, you will compare your current and future pension scheme. For example, you can see what you will and will not receive. Are you not getting something? You will recognize that in Layer 1 by a crossed-out icon.

Name pension fund, insurer or employer

Stichting Heineken Pensioenfonds

Name pension fund, insurer or employer



Are you accruing old age pension?
If so, what is the pensionable age??

- Yes, pension age 68
 No

- Yes, pension age _____
 No



Will your possible partner receive a pension benefit if you pass away?

- Yes
 Yes, if I still work for this employer.
 No

- Yes
 Yes, if I still work for this employer.
 No



Will your possible children receive a pension benefit if you pass away?

- Yes
 Yes, if I still work for this employer.
 No

- Yes
 Yes, if I still work for this employer.
 No



Will your pension accrual continue if you become (partially) incapacitated for work?

- Yes
 No

- Yes
 No

Will you receive a supplementary pension if you are incapacitated for work?

- Yes, if closed voluntarily.
 No

- Yes
 No

STEP 2: How do you accrue pension?

Explanation

There are various types of old age pension. In layer 1 at the part *How do you accrue pension?* Shows how you accrue pension. You will see one of the icons on the right, and none of the other ones. Which icon is used?

Next, at the part *How do you accrue pension?* Contains more information on the following components:

| | | | | | | | |
|--------------------------|-------------------------|-------------------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
| <input type="checkbox"/> | FINAL PAY | <input checked="" type="checkbox"/> | AVERAGE PAY | <input type="checkbox"/> | FINAL PAY | <input type="checkbox"/> | AVERAGE PAY |
| <input type="checkbox"/> | CONTRIBUTION | <input type="checkbox"/> | CAPITAL | <input type="checkbox"/> | CONTRIBUTION | <input type="checkbox"/> | CAPITAL |
| <input type="checkbox"/> | FLAT-RATE SCHEME | <input type="checkbox"/> | FLAT-RATE SCHEME | <input type="checkbox"/> | FLAT-RATE SCHEME | <input type="checkbox"/> | FLAT-RATE SCHEME |



How high is the threshold amount (franchise)?
Please note: *The lower the threshold amount, the more pension you accrue.*

- Offset
€ 15,859
 Not applicable

- Offset
€ _____
 Not applicable

How much (in %) will you accrue annually?
Please note: *This can be completed only in case of a final pay or average pay plan.*

- 1.875%
 Not applicable

- _____%
 Not applicable

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To what is the maximum salary will you accrue pension? This salary ceiling is called the maximum pensionable salary. If you earn more than that, you will not accrue any pension on the extra part.

Name pension fund, insurer or employer

Stichting Heineken Pensioenfonds

- Maximum salary
€ 114,866
 Not applicable

Name pension fund, insurer or employer

- Maximum salary
€ _____
 Not applicable



Will you pay all or part of the pension premium yourself?
Please note: This is not included in Layer 1. Check your salary slip or ask the employer whether you pay a personal contribution and if so, how much that is.

- Yes, € _____
 No

- Yes, € _____
 No

STEP 3: What choices do you have?

Explanation

In step 1, you have seen what you will and will not receive in the standard pension schemes. In addition, you can sometimes choose for a number of things yourself. In this step, you will review the choices you have in the two pension schemes.



Can you choose for a voluntarily (additional) partner's pension, orphan's pension or disability pension?

Voluntary

- Partner's pension
 Orphan's pension
 Disability pension
 Not applicable

Voluntary

- Partner's pension
 Orphan's pension
 Disability pension
 Not applicable



Can you choose to add additional old age pension?

- Yes
 No

- Yes
 No



If you earn more than € 114,866 per year, you can choose to join a separate pension scheme?

- Yes
 No

- Yes
 No

STEP 4: How secure is your pension?

Explanation

How much pension you will receive, often is uncertain now. In this step, you will see whether your pension is fixed or not, whether your pension will grow with the increase in prices or wages, and whether your pension might be reduced due to a low funding ratio.

Please note: The lower the policy funding ratio, the higher the chance that your pension will be reduced.



Has the amount of the pension benefit already been established?

- Yes
 No

- Yes
 No

Does the amount of the pension benefit depend on investment results?

- Yes
 No

- Yes
 No



Does the pension grow, for example along with prices or wages (indexation)? If so, by what percentage in the past few years?

Please note: You can only answer this question if you answered final or average pay in step 2.

- No
 Yes, in year
- | | |
|------|----|
| 2022 | 0% |
| 2021 | 0% |
| 2020 | 0% |

Indexation
0%
0%
0%

- No
 Yes, in year
- _____ %
_____ %
_____ %

Indexation
_____%
_____%
_____%



Can the pension be reduced, for example because of a low funding ratio? If so, has the pension been reduced in recent years?

Please note: You can only answer this question if you answered final or average pay in step 2.

- No
 Yes, in year
- _____%
_____%
_____%

Reduction
_____%
_____%
_____%

- No
 Yes, in year
- _____%
_____%
_____%

Reduction
_____%
_____%
_____%

STEP 5: See how much the differences matter to you

Now you know the differences between the two pension schemes. See **how much they matter to you. And consider what they mean for you.** You might want to arrange something extra. Would you like more information about the differences and what they will mean for the amount of your pension? Please contact us, call 071 - 545 70 65 or send an e-mail to pensioenfonds@heineken.nl. Or contact a financial adviser.