

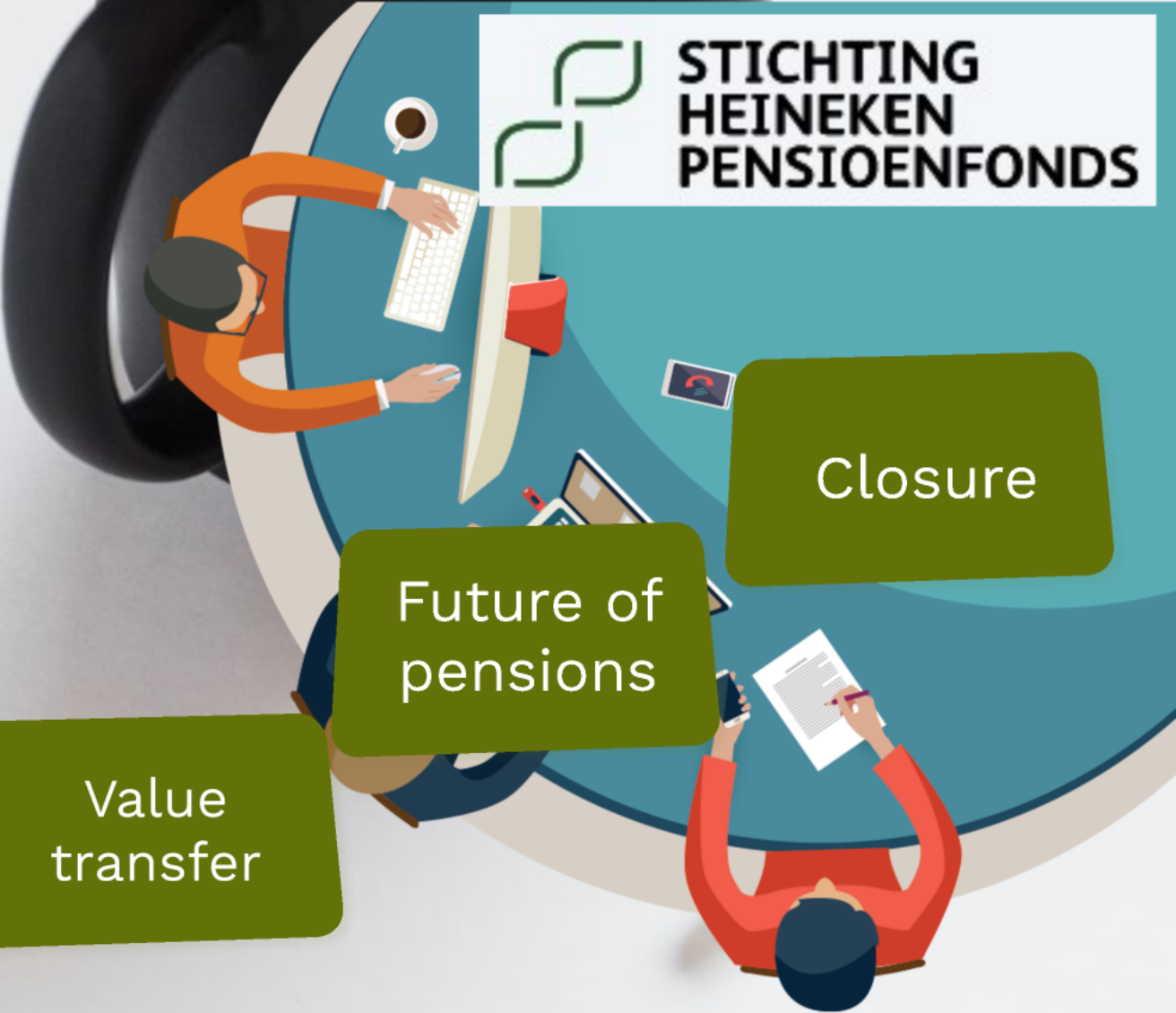
HEINEKEN Pensioenfondsd

Pensions three day event

Arnoud Ringelberg
Marleen Veldhuis-Buijsman
7, 8 and 9 November 2023



STICHTING
HEINEKEN
PENSIOENFONDS



Welcome & introduction

Pension schemes

Personal Information

Value transfer

Future of pensions

Closure

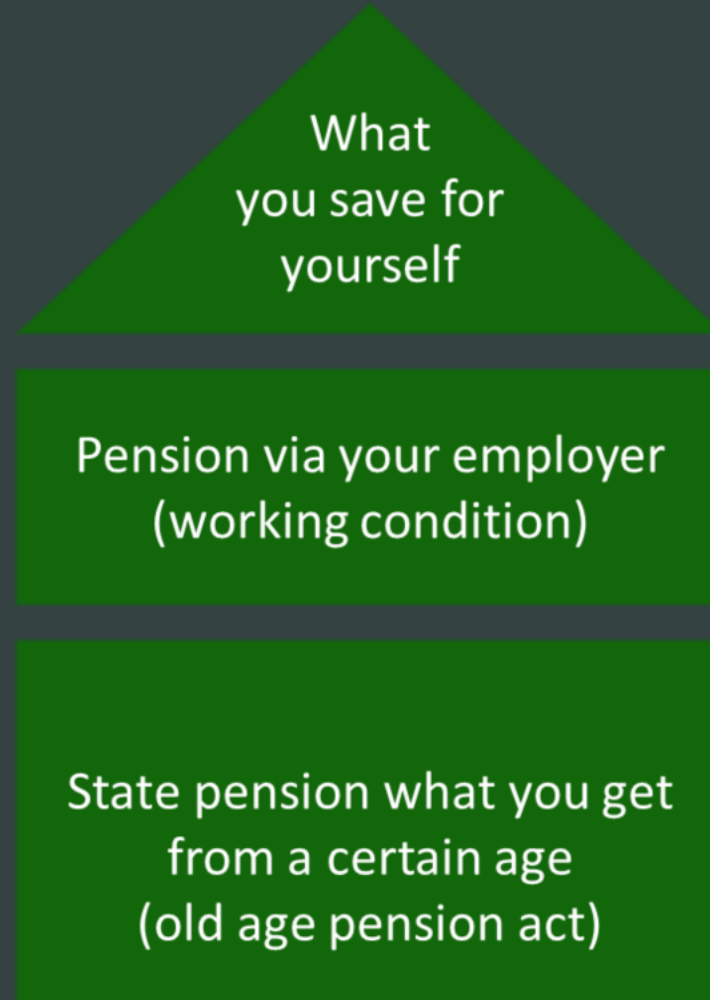
Program

- Introduction
- A view on HEINEKEN pension schemes
- Choices you can make
- Personal information and contact
- Special topics
- The future of pensions

Pensions 3
day event



Pension system in The Netherlands



The HEINEKEN pensioenfond

HPF, a company pension funds

- The Board
- Pension execution
- Organisation
- For whom?



Costs

- Contribution: 2/3 HEINEKEN, 1/3 employee
- Execution costs: covered by HEINEKEN

The HPF in figures

Asset as per 30-9: 4,0 bln.

Provisions as per 30-9: 2,9 bln.

Coverage ratio: 140%

Policy coverage ratio: 134%

Number of participants:

3.200 active

6.000 pensioners

7.300 inactive



Later goed geregeld?
Check het nu!



Pension schemes

Basic pension scheme

Supplementary partner's pension

Choices you can make



Basic pension scheme

1. Retirement pension

- Pensionable salary (max € 128,810)
- Minus AOW offset (€ 17,488)
- Pension base = salary - offset
- Annual accrual of 1.875% of pension base
- Aimed at pension age 68 years

3. Orphan's pension

- 20% of partner's pension
- until 18 years
- until 27 years when studying
- double for double orphans

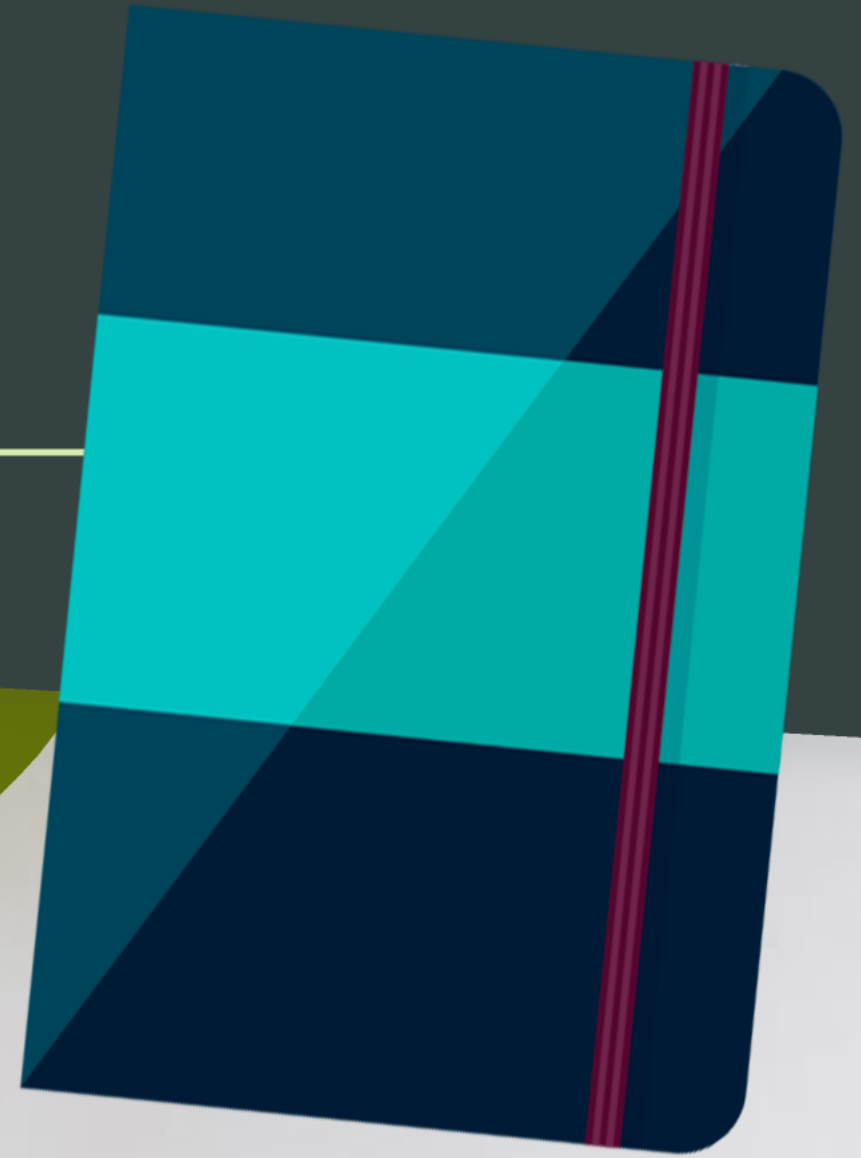
2. Partner's pension

- Annual accrual 1.3125%
- Appr. 70% of retirement pension
- Standard if married or registered partner
- But also cohabitation
- What if I get divorced?



Voluntary: Additional partner's pension

- Substitutes former State pension for survivors
- Also referred to as "ANW-hiaat"
- Fixed amount of pension (€ 17,859.72)
- 100% age dependant employee contribution:
 - 15-50: 2.5%
 - 50-55: 2.6%
 - 55-60: 3.6%
 - 60-65: 4.3%
 - >65: 4.4%



Choices you can make

Introduction

Early
retirement

Exchange
of pension

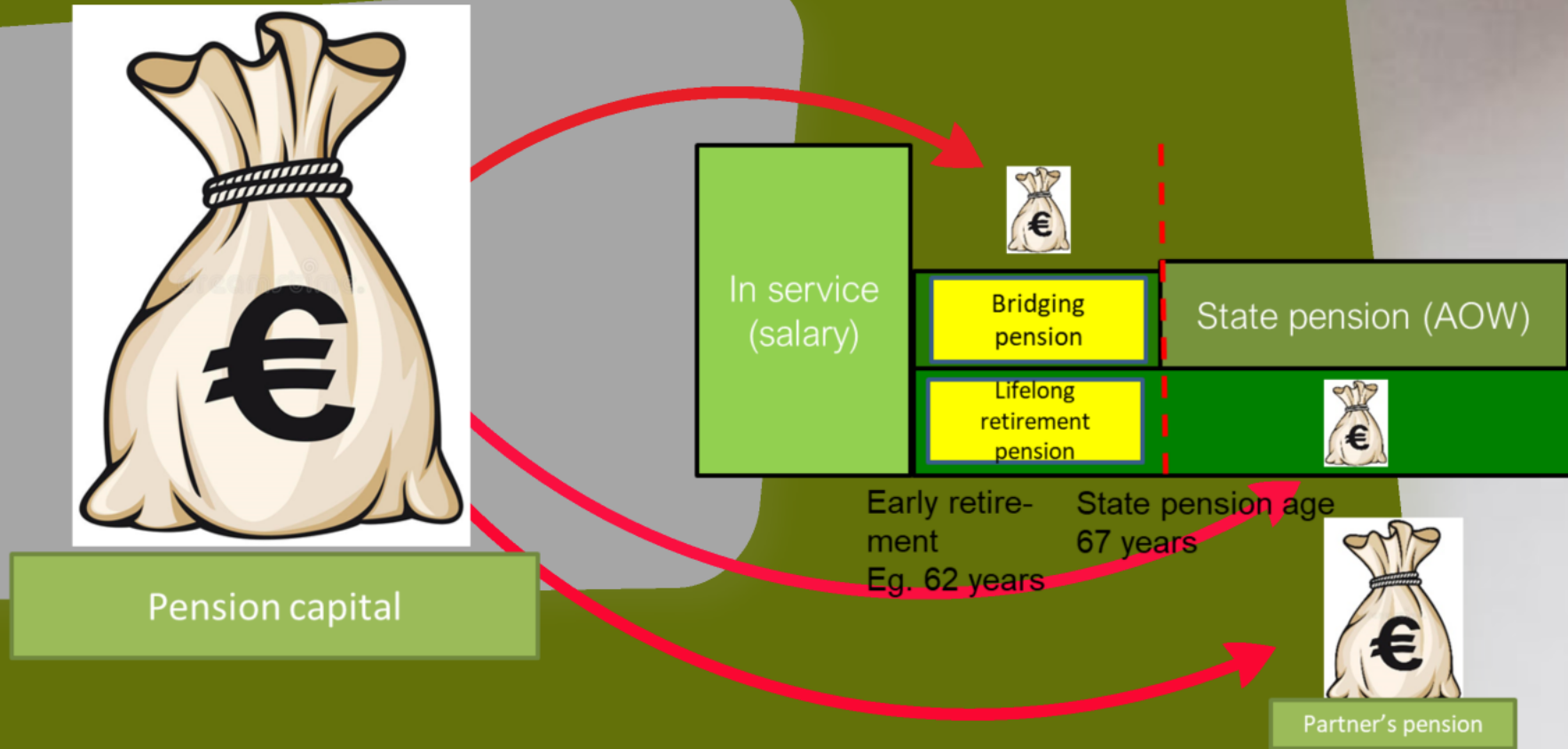
Bridging
pension



Wijzer in geldzaken
1 2 3 november 2022



Flexibilisation of your pension, what is it?



Taking early retirement

Retirement age	Retirement pension from € 1 retirement pension starting at 68 years
55 jaar	53,02%
56 jaar	55,02%
57 jaar	57,19%
58 jaar	59,56%
59 jaar	62,15%
60 jaar	64,97%
61 jaar	68,07%
62 jaar	71,45%
63 jaar	75,16%
64 jaar	79,22%
65 jaar	83,69%
66 jaar	88,60%
67 jaar	94,02%

Beware

- Parameters are determined each year. They can evolve over time and become more or less favourable
- The partner's pension remains and does not change

Exchange of pension

- For not married people: the partner's pension is automatically exchanged for retirement pension
- For married people: exchange of partner's pension for more retirement pension
- Ór: exchange of retirement pension for a higher partner's pension

Bridging pension and High/low payments

Bridging pension

Starting the chosen pension age until state pension age:

Partial bridging pension (appr. € 11.000 extra retirement pension)

Full bridging pension (appr. € 22.000 extra retirement pension)

Retirement starting from the state pension age becomes lower

High/low payments:


Starting from state pension age:

During 5 years 10% higher retirement pension

Remaining years a lower retirement pension

Where can I go for more information?



 **Pension planner**

We have a pension planner that helps you plan your pension. View the choices and options of your pension scheme and assess whether you are still on track with your pension accrual. If you currently are enjoying your pension, the pension planner is no longer accessible.

→ [Log in with DigiD](#)

Contact

Burgemeester Smeetsweg 1
2382 PH Zoeterwoude

Postbus 530
2380 BD Zoeterwoude

Tel: [071- 5457245](tel:071-5457245) (Secretariaat)

Tel: [071- 5458065](tel:071-5458065) (Helpdesk)

Fax: [071- 5457970](tel:071-5457970)

E-mail: Pensioenfonds@heineken.nl

Welkom op Mijnpensioenoverzicht.nl

Op deze website krijgt u inzicht in het pensioen dat u al opgebouwd heeft en het verwachte pensioenbedrag na pensioering. Inclusief de AOW.

 [Inloggen met DigiD](#)

 [Inloggen met een Europees erkend inlogmiddel](#)

<https://www.mijnheinekenpensioen.nl/index.cfm>

<https://heinekenpensioenfonds.nl/en/contact/>

www.mijnpensioenoverzicht.nl

Value transfer:

- When and how?

Later goed geregeld?
Check het nu!

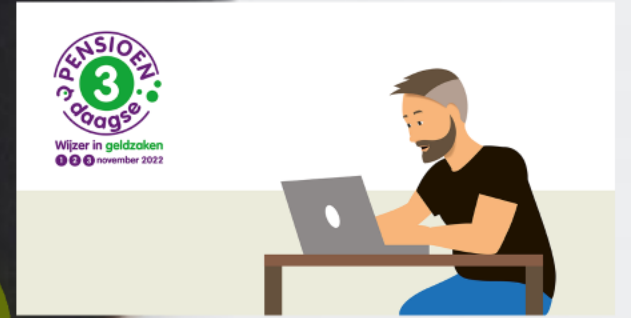


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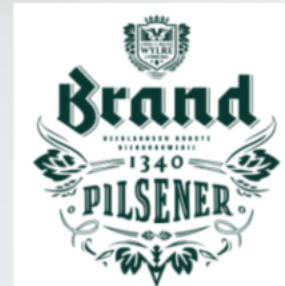


Future of pensions

- More individually based pensions
- Pension capital in stead of accrued pensions
- Alternative choices, like a lump sum at pension age
- But much is still to be determined in detail



Any questions?



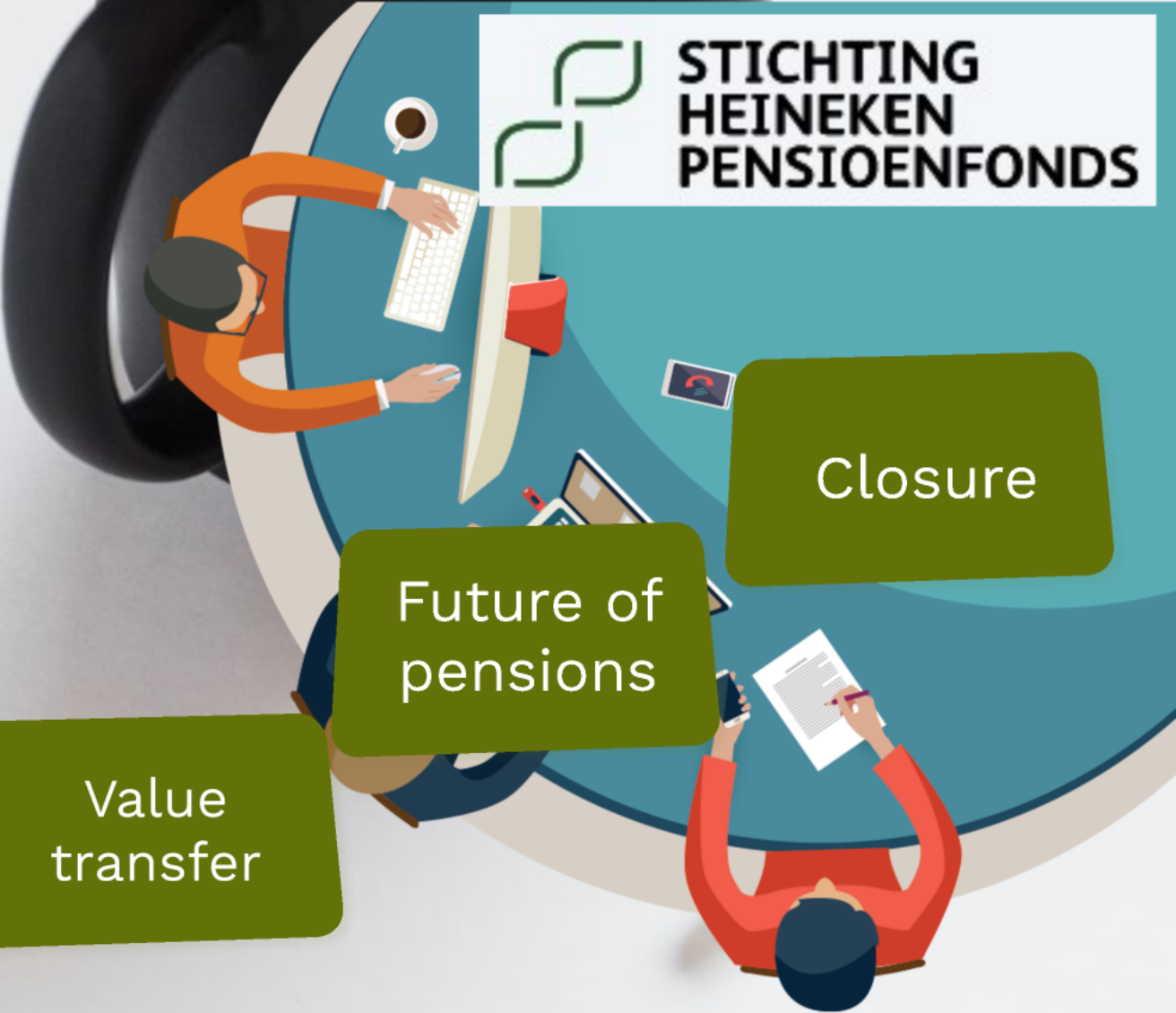
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