

## A new pension scheme: what will happen to your pension?

Your pension will change, but much will remain the same. We intend to start the new pension scheme on January 1, 2026. Your existing pension will be converted into a capital for pension in the new scheme. In addition, the fund's assets are distributed.

### Allowance as of January 1, 2026

As of 1 January 2026, your pension will be increased by the indexation based on the current pension scheme. The amount of the allowance will be announced in December 2025.

### Increase of 8% in the event of a transfer in the event of a high funding ratio

If the funding ratio of the Heineken Pension Fund is more than approximately 125% on December 31, 2025, your pension will be increased as of January 1, 2026\*.

### If there is still capital left after that, then further increase in pension capital

If there are any assets left after that, your pension will be further increased. The amount of this increase depends on the assets of the pension fund as at December 31, 2025. This will not happen immediately on January 1, 2026. A further increase will take place in the second quarter of 2026.

### Have you accrued a partner's or orphan's pension?

You will keep this pension. This will also be converted into a pension in the new pension scheme.

### Effective date of new pension scheme January 1, 2026 not yet certain

We intend to implement the new scheme as of January 1, 2026. Circumstances may cause the new pension scheme to take effect at a later date. If this is the case, we will inform you.

\* The 8% increase will in principle take place on January 1, 2026. If it is less clear whether there are sufficient assets to increase the capital for pensions, this increase will take place partially or at a later date.

### **Your pension capital moves in line with the results of the investments**

Your capital will move along with the results of the investments. The Heineken Pension Fund invests your pension. This yields returns. Every month, this return is added to your pension. The return can also be negative once. Then there is a reduction in your pension.

When you retire, you use the capital for retirement to buy a monthly pension benefit. Your pension benefit will move in line with the results of the investments. The Heineken Pension Fund invests your pension. This yields returns. Once a year, this return is added to your pension. The return can sometimes be negative. For this we have the solidarity reserve. The solidarity reserve protects your final pension benefit against (large) decreases. This will keep your pension benefit as stable as possible.

### **Do you want to retire around January 1, 2026? Contact us**

If you would like to have the pension you have accrued with us start around the date of transition, please contact us (+31(0) 20 523 93 93 or [pensioenfondsen@heineken.nl](mailto:pensioenfondsen@heineken.nl)). We can then explain what the consequences are for your pension.

### **Find out more**

Read more detailed information about the new pension scheme in (the summary of) the transition plan on our [website](#).

In November 2025, you will receive an estimate of your pension in the new scheme from us. Then we also organize (online) information meetings. More information about this will follow soon.