

## **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. You will continue to receive your pension as you are used to.

### **Allowance as of January 1, 2026**

As of January 1, 2026, your pension benefit 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**

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. Your pension will then be adjusted. Pensions already paid out in 2026 will also be adjusted retroactively.

### **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 introduce 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 1 January 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.

## Distribution of assets

100%	<p>The level of the funding ratio on December 31, 2025 is important. The funding ratio is the ratio between the value of all pensions together and the assets that we have 'in cash'.</p> <p>The funding ratio must be 100% in order to keep the capital for pension at least equal to the pension in the old pension scheme.</p>
2%	<p>We have to keep some aside for covering various legal risks. This is 2% of the funding ratio.</p>
3,75%	<p>The solidarity reserve is filled with 3.75% of the assets.</p>
6%	<p>To compensate for the adverse effects of the transition to the new pension scheme for the future pension accrual of participants, 6% of the funding ratio will be used</p>
3,75%	<p>The solidarity reserve will also be filled with 3.75% of the assets.</p>
8%	<p>The first 8% of the assets that remain are distributed immediately in proportion to the capital for pension.</p>
	<p>The remaining assets are divided among all participants on the basis of statutory rules.</p>

## Your pension benefit from the new pension scheme

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 also be negative once. For this we have the solidarity reserve. The solidarity reserve protects your final pension benefit against decreases. This will keep your pension benefit as stable as possible.

## Find out more

Read more detailed information about the new pension scheme in (the summary of) the transition plan on our website, [www.heinekenpensioenfonds.nl](http://www.heinekenpensioenfonds.nl). In November 2025, you will receive an estimate of your pension in the new scheme. Then we also organize (online) information meetings. More information about this will follow soon.