

Uniform Pension Statement 2020

Status at 31 december 2019



Your personal data



Your personal data

Name: A.B. Voorbeeld
Born on: 1 januari 1900
Employer: Plukon Wezep B.V. (01261)
Customer number: 280-0123456789-01

Your partner

Name: I. Partner
Born on: 2 januari 1900

Your pension details

Pension provider: VLEP
Type of pension scheme: uitkeringsovereenkomst / bruto pensioenregeling
Date of start of pension accrual under this pension scheme: 1 april 2018
Retirement age: 68 jaar
Your fulltime salary: € 80.623,79
Fulltime or parttime: 100,00%
Total contribution rate for retirement that your employer contributed to us in 2019: 24,30%
Contribution rate you paid in 2019: see payslip

Basic scheme

Your salary that counts for your pension scheme: € 67.749,00
You accrue no pension over: € 12.785,00
Salary over which you do accrue pension: € 54.964,00
Percentage of annual pension accrual: 1,55%

This pension statement has been created with due care and is based on the data available to us and our pension regulations. Ultimately, the pension regulations are the decisive factor. You can download the pension regulations from vlep.nl.

What kind of pension can you expect?



What do you get when you retire?

Until January 1, 2019, you have accrued pension with us:
as of your basic state pension age for as long as you live € 8.800,27 gross per year

if you continue to work for a vlep-affiliated employer until your basic state pension age, you can expect to receive a pension

from the age of 68 as long as you live € 29.129,29 gross per year

The AOW (basic state pension) that you will receive from the government is not shown in this statement. This can be found at www.mijnpensioenoverzicht.nl.



What will your partner and children get if you die?

If you die before the age of 68 and, at the time of your death, you are a participant in this scheme.

Your partner will receive:

from your death till his/her basic state pension age € 25.006,95 gross per year

from his/her basic state pension age for as long as he/she lives € 19.637,18 gross per year

Each child will receive:

from your death until he/she is 18 years € 4.078,12 gross per year

when he /she studies until the age of 27 € 4.078,12 gross per year

Important: Check www.mijnpensioencijfers.nl/vlep and www.mijnpensioenoverzicht.nl to find out what your surviving dependents will receive if you die when you retire or if you no longer participate in this scheme.



How fixed is your pension?



The amount of your pension is not fixed

The amount of your pension is not yet fixed. Change in salary can effect your pension.

As a pension fund, we have to consider the following and other matters:

- On average, people are living longer. This means that we have to pay out pensions for a longer period of time.
- Low interest rates make pensions more expensive.
- The results from investments may be disappointing.